

Table VII.D.1(1999) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	6,058.12	6,096.23	5,764.88	5,821.46	5,832.12	5,998.08	6,161.30
New England:							
Maine	6,182.40	6,293.23	5,452.40	5,587.15	5,745.09	5,938.33	6,474.07
Massachusetts	6,547.33	6,558.76	6,485.69	6,410.70	6,502.04	6,669.21	6,365.23
Connecticut	6,957.87	6,906.71	7,068.67	7,787.17	7,433.13	7,353.54	6,080.86
Rhode Island	6,258.87	6,299.42	5,915.98	6,290.93	6,247.05	6,300.60	6,149.15
Vermont	6,357.66	6,366.73	6,105.45	6,653.97	5,234.07	6,190.68	7,178.53
Middle Atlantic:							
New York	6,515.66	6,643.71	6,072.40	5,327.45	5,224.29	6,546.46	6,553.30
New Jersey	6,808.55	6,812.63	6,834.05	6,478.93	6,774.52	6,889.51	6,644.70
Pennsylvania	6,108.08	6,146.36	5,862.49	5,945.24	6,214.30	5,954.74	6,297.37
East North Central:							
Ohio	5,721.13	5,773.43	5,157.93	5,762.20	5,462.49	5,575.76	5,987.82
Indiana	5,956.92	5,970.85	5,915.37	5,701.80	5,711.89	5,800.03	6,385.65
Illinois	6,455.80	6,546.14	5,894.86	5,412.27	5,672.28	6,474.36	6,457.87
Michigan	6,268.35	6,336.97	5,979.38	5,483.48	6,129.04	5,963.58	6,958.62
Wisconsin	6,475.08	6,411.20	6,834.45	6,659.26	8,229.56	6,410.72	6,542.08
West North Central:							
Minnesota	6,217.77	6,268.37	5,748.71	6,052.17	5,322.87	6,224.74	6,233.31
Iowa	5,191.31	5,112.37	6,092.37	5,021.10	5,498.91	4,392.30	6,174.22
Missouri	5,666.00	5,697.64	5,422.48	5,002.15	4,833.42	5,685.25	5,667.58
Nebraska	5,548.59	5,476.88	5,875.21	5,661.99	4,887.44	5,644.38	5,494.17
Kansas	5,910.29	6,018.33	5,341.13	4,859.37	4,781.65	5,984.36	5,761.35
South Atlantic:							
Maryland	6,650.48	6,696.86	6,430.96	6,019.31	6,500.10	6,458.44	6,890.30
Virginia	5,944.48	5,966.53	5,898.59	5,491.12	5,310.84	5,964.57	5,933.19
North Carolina	5,905.48	6,004.63	5,025.31	5,376.81	5,509.67	5,756.20	6,089.61
South Carolina	5,807.92	5,825.13	5,655.89	5,490.32	5,772.85	5,660.76	5,961.33
Georgia	5,692.46	5,749.05	5,357.36	5,153.85	5,600.99	5,669.85	5,720.86
Florida	5,986.33	6,045.03	5,726.75	5,412.09	5,805.35	5,780.42	6,249.08
East South Central:							
Kentucky	5,668.29	5,761.97	5,055.83	5,270.01	5,824.81	5,547.93	5,907.37
Tennessee	5,669.61	5,652.99	6,241.24	5,210.08	4,996.59	5,557.01	5,862.21
Alabama	5,269.62	5,216.23	6,529.79	5,383.77	5,882.67	5,378.35	5,066.52
Mississippi	5,561.74	5,672.52	4,892.21	4,911.58	5,511.32	5,433.03	5,789.89
West South Central:							
Arkansas	5,368.02	5,398.33	4,741.57	5,298.41	4,965.04	5,090.06	5,722.42
Louisiana	6,169.26	6,199.79	6,378.57	5,666.55	6,012.16	6,314.44	5,985.04
Oklahoma	5,870.26	5,895.19	5,460.26	6,395.70	4,210.04	6,002.39	5,794.71
Texas	6,208.59	6,262.38	5,706.51	5,889.15	5,909.71	6,403.66	5,994.51
Mountain:							
Colorado	5,821.65	5,852.96	5,448.36	5,955.05	6,103.39	5,804.85	5,844.30
Arizona	5,509.34	5,488.20	5,074.34	6,979.39	7,201.21	4,816.74	6,236.98
Nevada	6,052.97	6,125.48	4,596.49	5,413.32	7,676.87	6,085.53	5,857.73
Montana	5,666.16	5,609.76	6,418.95	5,209.42	4,605.93	5,509.87	6,187.89
Pacific:							
Washington	5,928.00	5,941.15	5,731.60	6,092.13	4,736.90	5,817.88	6,158.99
Oregon	5,466.39	5,494.05	5,090.59	5,826.19	5,707.43	5,366.25	5,644.74
California	5,838.02	5,862.91	5,281.60	6,468.68	6,673.57	5,619.51	6,129.02
Hawaii	5,539.94	5,586.10	5,342.21	5,561.61	5,280.66	5,347.27	5,970.57
States not shown separately	6,027.44	6,083.64	5,325.16	6,525.00	5,018.33	6,066.36	6,028.71

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table VII.D.1(1999) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	32.16	36.58	65.19	65.29	177.24	34.22	48.68
New England:							
Maine	170.42	151.07	512.44	445.01	1,402.33	212.67	269.17
Massachusetts	77.35	91.68	252.19	177.12	1,074.74	117.04	68.04
Connecticut	122.36	132.40	310.49	447.79	1,841.12	119.30	294.28
Rhode Island	100.06	131.76	214.97	306.14	1,086.82	121.19	182.63
Vermont	193.61	212.33	262.64	567.61	1,255.49	216.42	404.35
Middle Atlantic:							
New York	131.76	163.53	421.02	202.71	411.24	194.51	178.15
New Jersey	150.26	162.03	438.08	570.49	1,369.15	125.89	293.92
Pennsylvania	205.71	236.86	549.47	222.05	1,017.64	160.43	312.54
East North Central:							
Ohio	131.15	139.97	149.75	227.16	401.18	111.91	247.17
Indiana	183.53	195.52	244.88	360.58	1,182.11	256.87	455.78
Illinois	169.23	188.63	349.63	717.23	1,038.68	237.99	310.66
Michigan	237.00	254.00	372.68	295.75	1,074.76	100.42	469.36
Wisconsin	111.68	120.52	469.08	286.24	1,377.74	157.15	171.46
West North Central:							
Minnesota	105.36	118.70	289.61	178.62	1,046.50	191.45	166.60
Iowa	301.18	341.34	323.80	253.75	525.95	422.31	232.69
Missouri	232.19	253.82	373.80	794.48	1,005.85	253.97	452.09
Nebraska	99.66	175.18	518.97	710.11	721.99	66.32	206.90
Kansas	158.59	179.04	613.53	624.34	624.54	203.16	193.91
South Atlantic:							
Maryland	240.91	248.52	317.86	519.42	1,392.83	100.89	424.86
Virginia	107.31	118.28	917.95	539.69	679.11	124.58	201.94
North Carolina	137.57	157.29	326.07	643.04	1,015.17	199.00	274.93
South Carolina	129.21	120.61	460.66	844.57	915.60	209.67	126.74
Georgia	161.05	161.12	747.20	833.15	711.16	210.81	179.51
Florida	163.33	168.42	286.61	432.26	683.33	150.10	296.32
East South Central:							
Kentucky	175.04	174.83	359.65	445.61	999.48	175.73	223.41
Tennessee	170.24	173.91	369.48	208.83	399.13	146.65	239.56
Alabama	244.50	254.66	446.64	357.28	755.38	127.28	399.89
Mississippi	190.73	189.82	811.30	445.02	874.46	188.64	392.16
West South Central:							
Arkansas	140.65	132.68	489.54	1,079.93	845.01	178.33	262.39
Louisiana	161.77	185.45	783.78	871.60	1,208.46	277.17	205.95
Oklahoma	254.51	295.24	416.70	619.90	849.24	318.70	235.53
Texas	163.35	172.60	359.28	428.03	440.96	287.02	196.41
Mountain:							
Colorado	101.76	102.37	692.03	442.39	1,135.98	145.73	185.83
Arizona	163.13	202.28	317.69	818.10	1,678.93	301.95	224.11
Nevada	195.62	205.92	850.59	774.81	1,878.60	259.18	266.87
Montana	206.48	240.30	504.54	224.06	800.70	252.35	300.00
Pacific:							
Washington	246.44	274.62	538.81	714.88	1,380.80	159.92	353.47
Oregon	136.81	166.89	268.62	314.44	1,478.68	142.14	315.36
California	128.62	137.63	206.45	477.88	770.05	169.72	201.15
Hawaii	115.31	109.89	213.48	221.09	330.78	107.45	158.77
States not shown separately	171.94	173.52	291.37	556.91	689.85	107.69	301.58

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table VII.D.1.a(1999) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	5,749.42	5,775.73	5,467.82	5,843.49	5,450.12	5,735.06	5,783.45
New England:							
Maine	6,296.73	6,230.85	7,042.59	6,676.09	6,120.00 *	6,253.99	6,353.88
Massachusetts	6,369.62	6,368.64	6,312.00	6,577.26	7,547.29	6,524.76	6,070.29
Connecticut	6,853.36	6,723.99	7,573.36	8,098.13	6,976.01	6,955.21	6,211.15
Rhode Island	5,738.83	5,786.77	5,347.15	6,271.26	5,950.65	5,794.43	5,612.48
Vermont	6,337.59	6,420.00	5,633.48	7,192.84	4,943.29	5,977.94	7,371.37
Middle Atlantic:							
New York	5,647.25	5,643.02	5,752.66	5,578.66	6,169.33	5,550.50	5,958.38
New Jersey	6,445.88	6,546.30	5,784.55	6,690.40	6,887.48	6,551.00	6,257.24
Pennsylvania	5,786.15	6,009.50	4,738.45	5,813.02	5,405.23	6,033.69	5,521.12
East North Central:							
Ohio	6,173.23	6,312.82	4,945.34	6,542.26	5,929.41	5,965.97	6,538.54
Indiana	5,569.33	5,474.05	5,994.87	6,467.40	4,824.00 *	5,344.73	6,164.55
Illinois	6,059.29	6,214.78	5,120.29	5,404.64	6,406.74 *	6,102.82	6,004.10
Michigan	5,814.54	5,841.28	6,068.40	5,287.63	5,794.45	5,755.50	5,922.66
Wisconsin	6,404.83	6,465.16	5,751.27	7,005.35	6,600.00	6,420.79	6,371.72
West North Central:							
Minnesota	6,434.60	6,652.29	5,731.14	4,621.63	5,617.53	6,164.22	6,676.15
Iowa	6,042.11	6,158.35	6,148.07	4,009.12	5,813.00	5,603.69	6,577.39
Missouri	4,990.21	5,007.02	5,192.78	4,397.08	4,097.16	5,109.37	4,853.23
Nebraska	5,043.61	4,870.90	5,756.39	5,195.83	3,461.06 *	5,652.55	4,726.97
Kansas	5,581.92	5,656.91	4,850.81	4,619.38	3,762.82	5,593.09	5,613.78
South Atlantic:							
Maryland	6,115.76	6,103.87	5,982.06	6,457.86	7,608.89	6,382.08	5,816.59
Virginia	5,474.67	5,424.68	5,732.29	5,792.35	5,006.71	5,439.53	5,530.73
North Carolina	6,346.25	6,337.05	6,177.09	6,773.66	6,139.42	5,725.16	6,674.20
South Carolina	5,830.09	5,852.76	5,331.23	6,094.12	5,233.41	5,616.01	5,922.81
Georgia	5,286.67	5,295.77	5,066.60	5,519.24	4,713.89	5,403.61	5,104.30
Florida	5,740.30	5,701.29	5,893.56	5,956.44	5,990.76	5,724.19	5,757.19
East South Central:							
Kentucky	5,451.08	5,674.56	4,531.25	5,200.63	6,130.64 *	5,276.97	5,818.81
Tennessee	6,039.36	5,961.29	6,676.43	5,116.95	4,395.55 *	6,038.45	6,064.62
Alabama	5,913.31	5,801.70	7,501.10	5,886.03	4,739.87	5,920.74	6,001.94
Mississippi	5,062.05	5,086.51	4,949.18	6,180.00 *	4,908.00 *	4,861.74	5,895.63
West South Central:							
Arkansas	5,747.94	5,746.87	5,401.83	6,217.67	5,032.41	5,206.56	6,280.06
Louisiana	6,187.45	6,202.33	6,288.51	4,806.84	4,734.92 *	6,267.30	6,106.04
Oklahoma	5,746.28	5,712.44	6,032.98	5,046.45	5,246.20	5,862.26	5,356.16
Texas	6,315.56	6,394.39	5,380.75	5,754.35	5,091.33	6,821.73	5,789.07
Mountain:							
Colorado	5,845.28	5,823.07	6,027.70	6,264.74	6,348.91	5,782.95	5,976.78
Arizona	4,962.83	4,973.95	4,957.91	3,815.82	4,408.44	4,524.33	5,548.23
Nevada	6,233.60	6,274.67	4,940.96	4,823.60	6,001.33	6,334.62	5,605.10
Montana	5,220.37	5,257.92	5,231.93	4,696.74	2,142.47 *	5,127.43	6,743.73
Pacific:							
Washington	5,609.04	5,744.67	4,181.47	6,333.45	5,645.04	5,764.67	5,449.11
Oregon	5,543.64	5,567.95	4,956.71	5,972.07	6,217.31	5,438.96	5,848.59
California	5,125.55	5,114.92	4,949.14	5,845.37	3,894.66	5,008.10	5,402.70
Hawaii	5,314.82	5,471.94	5,010.48	5,186.11	4,992.64	5,153.70	5,738.07
States not shown separately	5,367.44	5,293.63	5,533.59	6,713.70	5,617.82	6,015.16	4,615.96

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.1.a(1999) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	61.33	65.56	171.91	187.91	192.50	67.96	77.58
New England:							
Maine	178.07	176.18	1,116.15	1,606.50	1,935.31 *	170.82	481.24
Massachusetts	107.71	115.96	304.44	189.58	1,966.94	85.76	162.52
Connecticut	138.00	132.33	1,408.79	1,299.29	1,872.06	191.45	339.37
Rhode Island	115.81	218.80	805.83	794.33	1,497.99	174.59	648.35
Vermont	258.39	319.72	850.56	1,131.44	1,383.13	184.58	1,267.94
Middle Atlantic:							
New York	114.59	145.70	190.23	310.64	969.80	104.57	296.99
New Jersey	235.91	274.70	781.14	1,746.56	1,941.38	216.64	306.51
Pennsylvania	118.17	179.90	607.54	672.94	1,513.54	242.90	135.34
East North Central:							
Ohio	329.87	509.13	512.27	1,224.17	1,661.95	243.44	486.82
Indiana	273.14	268.33	1,050.64	1,597.63	1,525.48 *	359.27	404.26
Illinois	270.82	271.23	912.17	1,151.38	1,942.41 *	211.00	434.76
Michigan	128.80	125.03	1,126.04	533.36	1,274.86	108.44	329.05
Wisconsin	222.34	218.56	709.69	1,057.60	1,967.74	216.05	312.92
West North Central:							
Minnesota	258.29	325.18	1,358.83	998.54	1,675.11	399.58	1,104.43
Iowa	434.06	779.75	1,281.64	1,051.06	1,386.79	331.77	1,582.27
Missouri	227.27	271.89	1,248.07	1,176.80	1,102.54	240.26	578.34
Nebraska	311.34	476.29	1,417.30	1,142.90	1,058.77 *	424.55	956.34
Kansas	324.62	315.77	1,002.38	1,174.49	1,084.10	469.76	881.89
South Atlantic:							
Maryland	143.55	136.92	1,021.79	1,084.54	2,122.05	151.11	285.00
Virginia	134.38	134.15	1,062.22	1,305.91	950.31	260.64	288.19
North Carolina	293.02	319.34	1,481.39	1,782.34	1,729.37	399.55	792.13
South Carolina	114.15	214.05	1,267.58	1,585.29	1,465.18	180.56	104.61
Georgia	280.91	295.78	1,250.86	1,551.50	1,217.29	241.60	684.66
Florida	165.95	241.00	896.40	718.11	1,127.06	219.65	189.08
East South Central:							
Kentucky	305.26	323.72	1,028.80	1,028.15	1,840.46 *	486.75	870.31
Tennessee	224.87	674.65	1,169.45	1,525.90	1,390.00 *	284.48	664.24
Alabama	271.73	198.74	1,840.92	1,648.14	1,130.87	415.60	721.83
Mississippi	680.19	683.42	1,385.03	1,954.29 *	1,552.05 *	659.02	1,396.27
West South Central:							
Arkansas	269.27	289.30	1,230.45	1,764.39	1,434.77	751.63	833.45
Louisiana	248.57	222.69	1,263.79	1,386.92	1,461.37 *	452.91	193.34
Oklahoma	216.00	268.02	968.58	1,424.66	1,492.37	217.98	379.60
Texas	203.04	208.32	682.26	1,070.89	1,024.61	362.87	165.95
Mountain:							
Colorado	143.04	120.04	996.71	1,345.90	1,657.31	182.07	266.84
Arizona	282.16	292.09	769.63	807.09	1,104.78	289.39	413.94
Nevada	357.91	359.15	1,284.70	1,142.53	1,789.50	361.16	387.87
Montana	196.40	209.99	1,273.62	1,310.22	689.29 *	592.86	1,770.06
Pacific:							
Washington	140.20	145.57	834.30	1,512.72	1,577.39	258.97	180.33
Oregon	142.20	188.78	344.22	1,111.37	1,856.04	165.43	211.42
California	104.64	113.75	628.10	369.89	456.48	142.40	332.33
Hawaii	143.08	115.12	343.60	157.77	337.84	141.93	155.30
States not shown separately	342.95	373.14	605.41	878.45	1,337.59	205.22	653.44

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.1.b(1999) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	6,128.34	6,151.95	5,977.44	5,894.47	6,043.48	6,064.16	6,230.48
New England:							
Maine	6,076.88	6,388.38	4,577.23	4,980.87	5,331.54	5,727.38	6,437.20
Massachusetts	6,625.18	6,605.50	6,875.29	6,711.67	6,081.64	6,775.92	6,466.61
Connecticut	7,076.78	7,078.15	6,764.31	7,420.16	7,864.96	7,639.03	6,244.20
Rhode Island	6,412.45	6,437.77	6,204.00	6,274.54	6,274.39	6,440.39	6,359.82
Vermont	6,476.76	6,486.89	6,409.27	6,429.72	5,703.29	6,359.61	7,073.14
Middle Atlantic:							
New York	6,770.48	6,988.84	5,725.59	5,657.85	5,220.62	6,929.54	6,587.01
New Jersey	6,987.37	6,929.35	7,617.39	6,539.79	6,613.61	6,969.19	7,045.88
Pennsylvania	5,780.77	5,667.44	6,486.94	5,970.91	6,395.73	5,669.42	5,871.41
East North Central:							
Ohio	5,506.44	5,524.39	5,193.92	5,674.02	5,172.22	5,423.04	5,679.14
Indiana	6,235.74	6,261.54	6,311.75	5,421.17	6,579.16	6,115.84	6,511.74
Illinois	6,582.78	6,638.83	6,258.18	5,400.61	5,570.39	6,625.20	6,551.25
Michigan	6,128.91	6,188.48	5,688.59	5,714.22	4,661.20	5,837.65	6,898.20
Wisconsin	6,439.23	6,300.66	7,207.00	7,013.39	7,859.57	6,366.06	6,548.44
West North Central:							
Minnesota	6,150.51	6,152.15	5,536.38	6,475.73	5,290.82	6,037.41	6,359.23
Iowa	5,124.30	5,053.70	6,060.99	4,973.01	5,380.87	4,030.38	6,714.72
Missouri	5,791.92	5,807.98	5,587.57	5,423.34	5,078.76	5,792.92	5,818.81
Nebraska	5,766.09	5,718.17	5,997.36	5,798.54	5,768.51	5,673.95	5,849.86
Kansas	5,898.64	5,964.72	5,523.74	5,322.59	4,980.08	5,933.41	5,868.26
South Atlantic:							
Maryland	6,829.69	6,906.27	6,611.76	5,861.03	6,197.74	6,727.74	6,969.15
Virginia	6,121.99	6,134.79	6,257.65	5,236.77	4,828.77	6,163.69	6,067.66
North Carolina	5,757.23	5,882.43	4,906.31	5,112.30	5,496.47	5,732.56	5,818.27
South Carolina	5,889.17	5,902.74	5,900.82	5,333.33	5,947.93	5,784.56	6,015.54
Georgia	5,825.72	5,910.19	5,474.39	5,037.66	5,469.10	5,807.88	5,851.01
Florida	6,004.20	6,042.31	5,889.15	5,371.39	5,814.92	5,858.24	6,181.57
East South Central:							
Kentucky	5,718.74	5,741.59	5,668.97	5,259.25	6,273.87	5,626.06	5,886.95
Tennessee	5,531.42	5,544.74	5,624.11	5,097.94	5,052.50	5,394.97	5,770.28
Alabama	5,119.19	5,069.03	6,278.95	5,380.04	6,170.13	5,271.38	4,826.40
Mississippi	5,586.19	5,691.12	4,953.98	4,932.23	5,334.21	5,425.78	5,836.04
West South Central:							
Arkansas	5,185.01	5,222.00	4,471.54	4,912.38	5,052.27	4,989.13	5,449.06
Louisiana	6,141.10	6,171.11	6,440.84	5,727.53	6,132.62	6,329.09	5,917.39
Oklahoma	5,983.63	5,929.19	6,075.03	7,253.18	3,639.77	6,062.58	6,047.72
Texas	6,148.82	6,180.29	5,841.57	6,071.52	6,233.03	6,214.61	6,060.98
Mountain:							
Colorado	5,785.07	5,868.53	5,259.97	5,465.04	5,849.58	5,699.43	5,936.13
Arizona	6,079.06	6,017.20	5,807.27	7,476.92	7,891.76	5,113.09	6,968.05
Nevada	6,005.07	6,012.77	5,865.22	5,866.98	6,072.90	5,930.16	6,219.83
Montana	5,945.05	6,036.72	5,690.19	5,231.80	5,779.90	5,939.10	5,973.74
Pacific:							
Washington	5,736.45	5,640.86	7,200.21	6,112.90	4,673.56 *	5,799.39	5,733.93
Oregon	5,403.25	5,382.83	5,533.72	5,604.71	5,130.00	5,302.40	5,560.06
California	6,535.02	6,547.59	5,957.03	7,403.44	7,285.47	6,333.85	6,717.98
Hawaii	5,700.82	5,620.60	6,484.72	5,755.40	5,437.56	5,487.48	6,141.89
States not shown separately	6,427.55	6,591.31	5,216.14	6,100.40	6,240.21	6,211.63	6,656.03

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.1.b(1999) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	41.05	46.34	75.07	75.22	256.17	55.32	49.84
New England:							
Maine	284.31	251.78	815.07	856.79	1,493.91	309.39	344.86
Massachusetts	174.13	195.76	261.91	760.19	1,480.62	224.30	149.49
Connecticut	195.08	201.51	396.93	266.81	2,218.81	171.13	162.41
Rhode Island	138.27	138.58	234.67	411.96	1,176.07	203.76	235.90
Vermont	220.54	276.21	795.99	974.01	1,511.94	253.09	379.03
Middle Atlantic:							
New York	188.46	228.75	435.53	220.41	630.15	306.60	184.87
New Jersey	241.98	290.35	851.19	670.10	1,641.15	218.32	413.90
Pennsylvania	211.86	188.72	716.50	270.89	1,222.49	215.36	262.48
East North Central:							
Ohio	73.21	87.20	123.59	243.56	844.19	86.79	216.88
Indiana	203.26	223.71	767.65	627.13	1,600.79	267.65	655.87
Illinois	215.35	245.28	230.69	876.09	1,099.54	279.28	350.57
Michigan	256.97	291.16	716.07	240.68	1,222.30	141.13	636.65
Wisconsin	149.04	138.31	898.23	933.88	1,912.05	199.40	331.18
West North Central:							
Minnesota	92.56	128.39	430.48	456.56	1,065.80	179.11	162.07
Iowa	376.12	432.29	434.28	302.38	651.28	464.12	292.53
Missouri	226.77	249.78	432.51	841.27	1,031.19	267.71	552.10
Nebraska	151.83	208.50	524.43	715.72	1,112.34	108.43	303.06
Kansas	126.74	147.75	691.87	639.18	1,130.30	185.58	189.20
South Atlantic:							
Maryland	223.95	237.80	333.26	895.64	1,613.43	160.47	465.46
Virginia	129.10	155.77	1,174.64	681.76	1,046.58	148.06	216.61
North Carolina	115.07	133.42	716.07	697.64	1,077.86	208.99	224.75
South Carolina	180.50	166.56	853.92	836.16	1,125.26	210.66	350.29
Georgia	166.73	157.69	949.96	870.84	1,126.64	227.56	171.19
Florida	168.63	168.98	597.97	1,023.57	930.17	250.83	282.28
East South Central:							
Kentucky	197.11	216.16	299.46	436.14	1,447.02	200.31	262.84
Tennessee	174.43	169.03	351.98	177.56	661.95	167.98	270.77
Alabama	283.13	281.71	813.32	672.42	1,168.26	176.72	477.16
Mississippi	240.22	245.20	1,105.51	678.73	1,409.19	276.33	432.34
West South Central:							
Arkansas	138.23	137.95	783.30	1,073.32	1,008.14	214.30	248.75
Louisiana	197.25	230.70	1,011.79	1,231.19	1,392.91	299.31	291.88
Oklahoma	330.24	351.73	559.58	687.33	1,020.51	438.08	236.08
Texas	180.78	190.64	392.56	488.70	1,035.08	316.58	262.81
Mountain:							
Colorado	154.96	163.39	845.18	392.17	1,265.53	190.60	289.10
Arizona	227.11	315.86	675.52	1,467.19	2,128.63	413.14	271.34
Nevada	206.92	217.36	1,327.28	1,014.24	1,720.43	281.27	303.46
Montana	344.71	374.77	427.04	1,124.25	1,106.56	448.13	270.09
Pacific:							
Washington	214.22	234.77	800.92	1,036.45	1,529.84 *	197.15	344.58
Oregon	242.40	250.80	686.94	1,266.82	1,529.47	191.85	408.45
California	167.04	159.51	288.77	722.35	1,540.06	228.62	247.41
Hawaii	132.68	137.00	267.56	816.66	1,044.94	169.43	250.95
States not shown separately	197.34	194.76	327.69	547.28	1,078.17	121.66	323.34

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.



Table VII.D.1.c(1999) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	6,465.75	6,606.80	5,457.01	5,441.88	5,374.15	6,358.22	6,669.85
New England:							
Maine	6,227.89	6,162.72	7,198.62	4,362.36	6,725.68 *	5,684.37	7,017.47
Massachusetts	7,203.13	7,390.57	6,086.61	5,423.74	6,782.01	7,060.83	7,445.51
Connecticut	6,476.50	6,316.55	6,100.26 *	8,229.97	*****	7,535.20	4,274.01
Rhode Island	6,502.92	6,508.74	6,456.65	6,518.41	*****	6,513.38	6,310.72
Vermont	6,191.61	6,115.11	6,982.49	6,819.06	*****	6,174.56	6,452.89
Middle Atlantic:							
New York	7,615.85	7,785.01	10,131.72	4,317.84	4,059.97	7,921.34	7,443.34
New Jersey	6,290.98	6,545.07	3,113.19 *	5,526.51	8,580.00 *	7,147.10	5,354.85
Pennsylvania	7,427.36	7,471.43	5,731.86	6,109.89	4,323.88 *	6,553.01	9,052.34
East North Central:							
Ohio	6,049.63	6,104.85	5,636.63	5,549.51	6,145.55	5,720.83	6,411.29
Indiana	5,286.77	5,344.70	4,836.98	4,919.77	3,909.45	5,172.79	5,938.21
Illinois	6,556.67	6,692.36	5,939.38	5,441.60	5,886.56	6,128.07	7,049.85
Michigan	7,420.02	7,628.89	6,556.04	4,911.15	10,231.11	6,688.17	8,967.97
Wisconsin	6,719.81	6,856.49	6,500.50	6,195.67	9,179.82	6,579.94	6,791.60
West North Central:							
Minnesota	6,207.07	6,220.14	6,500.73	5,745.73	5,400.00 *	6,893.15	5,151.80
Iowa	4,870.46	4,650.15	6,146.40	5,903.63	5,574.04	5,953.47	4,138.95
Missouri	6,527.72	6,616.50	5,228.14	6,716.17 *	4,416.00 *	6,368.71	6,776.14
Nebraska	4,860.58	4,795.55	5,033.58	6,235.80	6,125.22	5,430.82	3,953.68
Kansas	6,536.66	6,963.15	4,733.99	4,127.00	4,796.45	6,964.47	5,239.76
South Atlantic:							
Maryland	7,114.76	7,176.73	5,601.68	4,987.75	4,920.00 *	5,751.97	9,628.81
Virginia	6,019.67	6,210.54	4,537.00	5,161.99	5,948.18	5,754.28	7,029.30
North Carolina	5,738.19	5,872.25	4,114.96	5,369.94	5,026.36	6,149.22	5,491.57
South Carolina	5,140.90	5,158.32	4,853.85	5,058.15	5,158.45	4,875.69	5,601.21
Georgia	5,665.35	5,733.48	4,370.54	5,557.54	6,456.70	5,471.53	5,770.15
Florida	7,114.45	7,796.12	4,114.32	4,203.62	4,617.94 *	5,359.70	7,894.55
East South Central:							
Kentucky	6,004.51	6,128.20	3,857.77	5,562.03	4,453.13	5,891.37	6,333.97
Tennessee	6,021.38	5,926.13	10,575.66 *	6,348.13	*****	5,958.27	6,092.93
Alabama	5,863.77	5,872.76	6,816.33	4,987.88	4,208.00 *	5,634.88	6,118.75
Mississippi	5,687.27	5,844.70	4,054.61	4,292.69	6,504.88	5,805.47	4,821.42
West South Central:							
Arkansas	6,017.72	6,073.86	5,242.64	3,900.00 *	4,498.38	5,754.99	6,400.83
Louisiana	6,366.27	6,411.35	6,179.61	4,753.71	6,136.00 *	6,289.42	6,585.84
Oklahoma	5,127.64	5,924.89	3,500.53	5,182.32	5,091.76	5,849.14	3,741.57
Texas	6,381.53	6,524.26	5,378.39	2,234.64	3,720.00 *	7,023.96	6,071.92
Mountain:							
Colorado	5,912.04	5,907.37	4,209.19	6,809.56	*****	6,555.59	5,129.24
Arizona	4,575.39	4,683.56	4,239.85	6,623.88	6,028.00 *	4,669.29	4,461.94
Nevada	5,361.12	6,349.76	3,418.27	4,322.00 *	10,944.00 *	5,548.54	4,439.59 *
Montana	5,374.72	4,994.61	6,988.69	5,321.05	4,106.81	4,963.76	6,424.06
Pacific:							
Washington	7,422.58	8,074.74	4,175.76	3,132.00 *	*****	6,054.79	8,395.09
Oregon	5,530.96	5,889.67	4,470.04	6,022.00	*****	5,397.19	5,655.41
California	6,486.31	6,842.92	4,443.68	5,797.49	*****	6,712.18	6,319.65
Hawaii	5,715.73	5,871.72	4,349.73	5,740.62	6,148.87	5,551.73	5,939.13
States not shown separately	5,396.48	5,305.84	5,728.94	8,813.75	3,680.97	5,545.07	5,443.13

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table VII.D.1.c(1999) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	70.62	85.19	167.70	109.87	349.24	130.35	159.70
New England:							
Maine	329.91	365.45	1,751.99	1,220.72	2,039.00 *	301.69	1,076.56
Massachusetts	306.66	300.54	800.35	894.29	1,898.96	344.26	904.30
Connecticut	855.57	874.79	1,881.87 *	2,102.56	*****	1,080.03	962.09
Rhode Island	283.28	330.75	1,205.48	1,828.75	*****	334.79	1,383.74
Vermont	408.25	427.73	1,323.81	1,772.40	*****	414.40	1,319.05
Middle Atlantic:							
New York	343.77	266.77	2,509.58	593.58	1,153.01	833.56	661.62
New Jersey	577.83	707.79	1,834.66 *	1,614.11	2,713.23 *	1,602.69	1,514.31
Pennsylvania	359.48	366.62	921.96	1,459.69	1,344.85 *	358.98	1,282.99
East North Central:							
Ohio	404.76	445.84	1,218.18	1,380.52	1,623.27	405.34	594.04
Indiana	469.02	582.01	1,162.07	1,246.85	1,012.70	623.31	786.18
Illinois	316.38	402.77	1,154.59	1,580.19	1,658.38	317.68	1,094.26
Michigan	427.53	491.13	1,116.94	1,159.26	2,791.24	504.56	1,259.40
Wisconsin	311.56	394.64	1,391.69	1,199.51	2,459.15	357.19	590.22
West North Central:							
Minnesota	377.67	399.28	1,686.29	1,161.60	1,707.63 *	480.08	556.55
Iowa	471.92	563.62	1,308.37	1,342.32	1,260.47	272.36	907.49
Missouri	607.09	894.19	1,464.87	1,395.88 *	1,396.46 *	892.87	1,112.54
Nebraska	365.76	435.34	1,234.78	1,459.08	1,278.43	801.17	1,049.50
Kansas	423.26	470.15	1,133.24	875.03	1,046.11	460.59	1,035.81
South Atlantic:							
Maryland	987.33	1,164.65	1,571.18	1,295.75	1,555.84 *	1,131.17	1,518.80
Virginia	441.58	463.66	1,268.75	1,006.82	1,570.81	936.59	636.85
North Carolina	232.67	239.13	1,099.91	1,277.12	1,498.65	798.83	1,072.77
South Carolina	450.23	473.96	1,258.62	1,205.39	1,538.80	669.03	887.52
Georgia	322.48	418.27	1,136.26	1,346.33	1,603.68	755.75	727.41
Florida	800.99	880.53	1,018.44	1,103.57	1,460.32 *	1,013.34	1,193.99
East South Central:							
Kentucky	455.66	514.89	1,096.42	1,417.43	1,186.78	791.49	826.02
Tennessee	291.71	354.47	3,284.33 *	1,872.50	*****	1,128.99	317.42
Alabama	266.93	283.00	1,944.43	1,314.73	1,282.71 *	430.22	719.05
Mississippi	466.57	482.63	1,110.09	1,225.12	1,476.18	720.84	1,173.80
West South Central:							
Arkansas	265.94	357.82	1,485.03	1,233.29 *	1,180.28	658.95	1,020.79
Louisiana	598.16	642.66	1,702.49	1,247.80	1,940.37 *	1,020.16	1,060.46
Oklahoma	1,103.87	1,369.38	921.14	1,471.06	1,349.26	1,443.75	1,063.37
Texas	504.18	492.55	1,372.39	638.48	1,176.37 *	771.11	714.73
Mountain:							
Colorado	353.07	449.38	1,175.70	1,853.18	*****	559.45	1,103.21
Arizona	291.19	561.00	1,023.45	1,975.66	1,906.22 *	733.85	1,019.99
Nevada	971.42	886.24	914.86	1,407.00 *	3,460.80 *	670.56	1,421.68 *
Montana	298.09	281.83	1,598.51	1,025.79	1,094.31	290.79	893.87
Pacific:							
Washington	1,043.16	1,115.93	925.94	990.43 *	*****	727.46	1,747.14
Oregon	539.65	902.01	988.33	1,580.76	*****	523.11	1,088.60
California	409.95	400.68	1,160.49	1,199.94	*****	543.17	489.23
Hawaii	201.14	191.59	938.60	1,383.55	1,734.59	228.98	927.82
States not shown separately	254.66	210.36	1,273.31	2,229.67	949.01	443.26	362.56

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.



Table VII.D.2(1999) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	1,438.44	1,406.16	1,644.50	1,733.80	1,786.39	1,509.51	1,312.73
New England:							
Maine	1,824.54	1,828.89	1,687.70	2,296.16	2,172.69 *	2,312.88	1,247.73
Massachusetts	1,466.46	1,408.40	1,834.04	2,022.85	1,469.03	1,618.92	1,235.80
Connecticut	1,696.72	1,690.38	1,470.17 *	2,037.35 *	1,026.58 *	1,914.41	1,241.53
Rhode Island	1,153.11	1,091.35	1,425.81	1,813.43	1,909.38	1,017.73	1,439.47
Vermont	1,326.89	1,318.71	1,326.55	1,462.02	1,211.14 *	1,212.59	1,837.84
Middle Atlantic:							
New York	1,385.48	1,346.41	1,597.91	1,609.51	1,186.60	1,337.19	1,511.81
New Jersey	1,233.20	1,169.72	1,639.98	1,976.06	305.68 *	1,297.86	1,132.66
Pennsylvania	1,165.75	1,163.11	1,197.71	1,117.72	1,315.91 *	1,149.82	1,179.02
East North Central:							
Ohio	1,088.13	1,062.12	1,169.17	1,420.77	1,350.85	1,085.87	1,085.72
Indiana	1,169.14	1,165.55	1,034.51	1,517.22	1,792.34	1,129.62	1,254.56
Illinois	1,607.71	1,583.36	1,691.88	2,140.07	2,080.50	1,579.66	1,632.90
Michigan	961.17	936.50	1,339.06	899.28	1,412.05	978.14	912.03
Wisconsin	1,385.39	1,248.85	2,275.44	1,460.85	1,841.59	1,391.04	1,357.13
West North Central:							
Minnesota	1,469.70	1,388.40	2,283.34	1,701.29	1,205.91 *	1,503.46	1,431.28
Iowa	1,251.08	1,219.51	1,556.42	1,299.32	1,486.96	1,355.86	1,102.19
Missouri	1,382.20	1,352.47	1,927.34	1,382.29	1,835.06	1,478.71	1,212.31
Nebraska	1,356.77	1,348.90	1,324.71	1,631.24	1,066.53 *	1,662.53	1,090.24
Kansas	1,375.40	1,390.46	1,053.85	1,553.89	943.79 *	1,465.26	1,140.78
South Atlantic:							
Maryland	1,384.67	1,338.71	1,661.85 *	1,925.49	2,855.29	1,577.93	1,116.59
Virginia	1,502.40	1,449.02	2,070.14	2,016.34	1,588.30	1,582.18	1,368.78
North Carolina	1,718.80	1,676.37	1,874.20	2,182.12	1,721.71 *	2,072.46	1,341.80
South Carolina	1,679.79	1,663.29	1,590.65	2,332.89	2,465.80	1,780.37	1,551.20
Georgia	1,569.60	1,555.94	1,576.23 *	1,893.12 *	1,781.76	1,825.74	1,273.77
Florida	1,808.96	1,825.90	1,618.35	2,228.40	1,624.99	2,096.03	1,458.17
East South Central:							
Kentucky	1,274.40	1,176.66	1,812.38	1,956.09	2,486.25	1,318.02	1,160.57
Tennessee	1,483.26	1,421.50	1,993.43	2,415.94	2,009.15	1,524.45	1,403.93
Alabama	1,518.87	1,478.21	2,210.16	2,031.55	2,289.73 *	1,499.97	1,511.66
Mississippi	1,619.46	1,573.80	1,904.84	1,823.75	1,213.02 *	1,781.66	1,365.86
West South Central:							
Arkansas	1,389.46	1,373.86	1,552.54 *	1,755.08	2,380.73	1,598.38	1,091.69
Louisiana	1,829.43	1,795.78	2,552.21	1,866.85	2,393.20	2,059.30	1,515.09
Oklahoma	1,536.19	1,463.24	1,821.23	2,290.62	1,306.25 *	1,688.06	1,266.92
Texas	1,798.16	1,808.72	1,638.81	1,908.63	2,446.97	2,029.94	1,507.79
Mountain:							
Colorado	1,355.05	1,330.37	1,520.27	1,541.86	1,737.02	1,377.35	1,296.67
Arizona	1,533.33	1,543.10	1,459.90	1,368.11	1,740.78	1,725.83	1,308.04
Nevada	1,053.58	1,028.44	1,028.74 *	2,060.72	2,129.30	1,010.76 *	1,143.47
Montana	1,491.70	1,327.38	2,157.86	2,327.75	1,081.55 *	1,495.74	1,524.21
Pacific:							
Washington	1,400.97	1,373.26	1,619.09 *	1,855.85	1,429.60 *	1,677.25	1,014.59
Oregon	1,484.58	1,510.38	1,245.69 *	1,551.70 *	2,601.07	1,621.41	1,223.36
California	1,470.95	1,437.17	1,779.58	1,667.82	2,554.30	1,435.36	1,455.16
Hawaii	1,305.13	1,244.35	1,381.77	2,125.64	1,763.53	1,120.38	1,612.58
States not shown separately	1,347.09	1,231.65	2,157.82	2,185.05	1,725.24	1,674.93	984.23

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.2(1999) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	31.33	30.92	51.05	68.91	130.50	24.99	46.37
New England:							
Maine	237.63	287.47	231.11	279.08	672.44 *	213.26	359.61
Massachusetts	54.08	64.53	210.45	480.48	392.59	58.15	77.96
Connecticut	121.04	133.37	444.59 *	656.14 *	584.00 *	129.78	121.16
Rhode Island	125.58	123.47	243.38	260.51	448.58	199.90	184.27
Vermont	97.34	111.51	359.12	225.58	513.73 *	90.49	394.44
Middle Atlantic:							
New York	74.60	84.96	292.38	220.92	291.73	76.35	121.56
New Jersey	100.56	79.66	271.24	502.54	348.48 *	136.39	195.41
Pennsylvania	98.34	110.23	90.39	166.54	516.22 *	119.45	120.90
East North Central:							
Ohio	83.52	93.70	187.85	374.33	345.47	123.97	102.77
Indiana	73.68	84.95	93.81	251.38	503.65	99.78	170.61
Illinois	124.74	125.22	371.71	404.78	458.16	157.58	143.54
Michigan	73.57	86.60	336.61	202.33	378.43	128.38	55.73
Wisconsin	91.66	75.99	621.43	154.79	504.79	141.13	118.85
West North Central:							
Minnesota	61.79	80.53	443.39	250.91	377.06 *	76.60	91.15
Iowa	124.83	124.36	208.97	375.95	364.22	212.49	164.72
Missouri	139.49	147.09	522.90	258.20	471.56	180.19	204.86
Nebraska	109.84	110.57	348.58	380.56	390.09 *	106.90	196.11
Kansas	153.31	173.23	230.54	295.83	430.07 *	203.70	103.49
South Atlantic:							
Maryland	79.83	86.30	573.49 *	402.04	766.35	146.61	110.42
Virginia	99.34	117.43	486.24	343.17	384.33	133.75	216.14
North Carolina	71.44	75.71	267.30	362.99	532.62 *	73.28	78.41
South Carolina	103.67	101.92	202.67	473.93	506.34	139.04	197.31
Georgia	134.58	142.40	731.27 *	608.02 *	475.68	123.54	222.42
Florida	135.67	145.47	192.65	245.32	292.35	113.59	191.14
East South Central:							
Kentucky	101.66	97.08	411.23	196.72	617.92	142.04	86.34
Tennessee	167.61	174.30	347.47	316.02	351.54	198.40	179.80
Alabama	145.28	145.96	462.25	290.88	710.79 *	174.92	120.01
Mississippi	123.72	124.22	367.56	292.45	756.48 *	166.49	175.47
West South Central:							
Arkansas	94.60	95.84	553.97 *	409.87	544.60	134.09	87.77
Louisiana	138.69	138.63	375.81	391.41	564.36	210.49	159.38
Oklahoma	132.16	113.06	337.19	503.81	440.10 *	141.40	163.05
Texas	90.37	93.19	406.62	147.75	663.04	136.26	143.59
Mountain:							
Colorado	114.51	125.97	344.35	438.97	487.39	202.37	125.84
Arizona	168.79	184.18	273.88	281.90	496.43	227.33	167.80
Nevada	213.78	227.74	334.54 *	340.07	596.51	366.02 *	111.95
Montana	131.89	127.48	366.53	405.89	585.73 *	172.37	230.33
Pacific:							
Washington	110.27	142.19	575.63 *	391.31	768.83 *	126.11	208.34
Oregon	151.52	170.15	434.73 *	584.97 *	757.33	186.17	172.13
California	97.97	111.21	114.91	255.39	426.24	81.64	155.26
Hawaii	111.14	110.67	374.72	390.80	331.98	127.41	179.94
States not shown separately	151.42	167.64	162.00	396.30	284.89	150.63	212.92

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.2.a(1999) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	1,460.24	1,424.87	1,604.92	1,945.30	1,582.64	1,586.15	1,244.12
New England:							
Maine	1,879.91	1,848.82	1,861.48	3,077.51	3,060.00 *	2,369.63	1,227.44 *
Massachusetts	1,533.49	1,496.77	1,749.37	1,688.59 *	1,402.86	1,659.18	1,319.26
Connecticut	1,764.28	1,806.99	1,235.32 *	1,649.87	798.62 *	1,837.62	1,406.43
Rhode Island	1,375.21	1,397.42	1,220.27	1,529.41 *	664.03	1,498.05	1,130.39
Vermont	1,213.50	1,232.59	932.36 *	1,901.23	562.40 *	1,016.64	1,769.07 *
Middle Atlantic:							
New York	1,326.23	1,250.59	1,537.63	2,162.61	1,538.93	1,334.44	1,266.59
New Jersey	1,393.62	1,333.26	1,807.03	1,067.01 *	177.85 *	1,488.46	1,258.94
Pennsylvania	1,114.44	1,106.36	1,090.79	1,467.52	1,840.28	1,224.39	978.47
East North Central:							
Ohio	1,456.20	1,391.88	1,596.22 *	3,184.30	3,403.87 *	1,546.78	1,286.08
Indiana	1,208.04	1,148.10	1,056.55 *	2,161.07	3,888.00 *	1,257.34	1,074.29
Illinois	1,585.15	1,553.01	1,743.81 *	1,865.78	788.02 *	1,674.85	1,473.15
Michigan	938.65	911.90	1,006.81 *	1,282.41	771.22 *	912.89	989.13
Wisconsin	1,434.95	1,399.10	1,475.85 *	2,500.79 *	206.43 *	1,389.97	1,541.24
West North Central:							
Minnesota	1,625.32	1,629.23	3,326.54	845.40 *	4,888.05	1,557.55	1,652.25
Iowa	1,202.81	1,191.56	1,613.52	321.76 *	1,897.35 *	1,413.26	896.25
Missouri	1,272.31	1,251.83	1,716.19	909.45 *	1,335.60 *	1,364.99	1,136.52
Nebraska	1,382.35	1,378.00	1,203.70 *	1,983.10	241.67 *	1,810.65	1,162.49 *
Kansas	1,228.73	1,218.59	594.10 *	1,741.01	1,316.39 *	1,195.78	1,448.60
South Atlantic:							
Maryland	1,310.82	1,239.06	1,335.79 *	2,624.72	4,049.06	1,597.03	966.22
Virginia	1,572.15	1,470.37	2,253.42	2,054.33	2,111.41	1,986.81	1,091.01
North Carolina	1,960.86	1,917.67	2,004.06	3,136.02	2,383.81 *	3,184.42	1,314.56
South Carolina	1,711.49	1,657.43	1,796.93	2,747.48	1,505.94	1,660.24	1,660.63
Georgia	1,513.23	1,522.79	1,381.61 *	1,354.30 *	1,938.17	1,722.17	1,115.42
Florida	1,552.32	1,569.83	1,405.74	2,566.78	920.42 *	1,883.34	1,020.15
East South Central:							
Kentucky	1,273.30	1,054.06	2,088.71 *	1,834.07 *	3,066.69 *	1,340.99 *	1,102.17
Tennessee	1,434.81	1,365.96	1,842.74	1,957.86 *	1,214.68 *	1,490.06	1,358.17
Alabama	2,427.95	2,369.68	3,012.86	3,057.27	3,581.23	2,655.66	1,720.13
Mississippi	1,296.97	1,444.26	843.90 *	*****	*****	1,396.75	1,256.31
West South Central:							
Arkansas	1,674.30	1,637.69	1,518.99 *	2,881.12	3,878.43	2,245.35	1,075.97
Louisiana	2,298.93	2,300.37	2,429.86	1,603.67 *	3,198.00 *	2,985.72	1,396.60
Oklahoma	1,613.41	1,418.55	2,694.26	183.70 *	*****	1,681.05	1,736.77
Texas	2,008.06	2,048.86	1,336.99	2,453.01	2,334.24 *	2,359.86	1,598.91
Mountain:							
Colorado	1,661.06	1,627.77	2,165.10	1,412.92 *	1,616.89 *	1,765.69	1,394.93
Arizona	1,354.22	1,320.22	2,301.52	1,599.38	1,179.21 *	1,418.63	1,272.37
Nevada	943.12 *	914.88 *	906.08 *	2,257.98	3,658.67 *	856.72 *	1,410.77
Montana	1,094.51	908.99	2,221.77	1,939.09	282.27 *	1,107.53	1,215.19
Pacific:							
Washington	1,605.09	1,668.52	1,159.27	1,183.59	369.00 *	2,020.46	1,206.10
Oregon	1,665.41	1,771.74	960.51	1,190.02 *	4,203.83	1,827.64	1,097.27
California	1,321.44	1,267.98	1,686.60	1,812.27	1,467.00	1,388.24	1,179.58
Hawaii	1,198.69	1,197.65	1,071.59 *	2,486.77	1,296.38	995.35	1,643.14
States not shown separately	1,540.65	1,354.94	2,597.29	3,799.59	1,609.88 *	1,947.63	1,072.23

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table VII.D.2.a(1999) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	Less than 50 %	50% or more	Less than 50%	Unknown
United States	33.88	32.45	76.65	131.59	138.58	42.32	40.78
New England:							
Maine	232.05	247.70	383.18	728.78	967.66 *	156.52	506.89 *
Massachusetts	77.88	93.81	150.29	573.85 *	412.58	81.46	109.99
Connecticut	159.79	147.84	566.88 *	482.76	292.81 *	180.49	203.66
Rhode Island	82.55	99.19	322.93	519.81 *	190.20	246.19	282.57
Vermont	170.69	191.42	594.32 *	495.00	247.84 *	189.84	723.02 *
Middle Atlantic:							
New York	88.41	109.04	268.49	324.33	406.13	115.21	241.25
New Jersey	114.99	88.22	520.50	406.90 *	164.51 *	221.76	219.56
Pennsylvania	111.82	183.27	149.89	426.92	518.18	200.84	100.62
East North Central:							
Ohio	148.28	147.11	638.75 *	696.05	1,062.72 *	326.22	193.57
Indiana	211.66	231.79	372.62 *	533.72	1,229.49 *	309.82	196.59
Illinois	207.50	229.64	759.33 *	419.48	329.68 *	172.20	319.94
Michigan	121.36	126.54	302.16 *	363.14	338.99 *	199.05	98.90
Wisconsin	111.64	149.40	607.98 *	761.46 *	77.35 *	132.74	146.10
West North Central:							
Minnesota	161.28	142.85	833.42	649.24 *	1,457.33	246.50	378.27
Iowa	212.17	242.95	469.88	604.00 *	581.69 *	347.70	185.02
Missouri	171.11	199.71	467.33	325.72 *	559.59 *	219.82	235.76
Nebraska	247.42	253.05	559.52 *	455.93	303.20 *	321.74	572.71 *
Kansas	178.70	192.19	257.57 *	433.09	401.28 *	244.57	331.56
South Atlantic:							
Maryland	107.83	121.30	419.90 *	475.71	1,185.63	245.95	200.69
Virginia	214.36	185.06	583.28	573.98	520.50	323.16	235.56
North Carolina	306.44	340.07	590.11	834.58	762.86 *	468.25	212.47
South Carolina	141.27	108.98	498.63	740.23	425.85	281.33	460.14
Georgia	195.80	224.32	785.66 *	409.48 *	578.12	264.08	247.55
Florida	116.65	128.13	284.86	461.69	553.17 *	122.77	110.92
East South Central:							
Kentucky	204.96	226.74	714.95 *	565.66 *	920.60 *	469.55 *	230.17
Tennessee	218.11	294.52	320.38	602.21 *	384.11 *	330.57	284.76
Alabama	383.73	355.00	871.99	875.30	900.23	441.44	299.57
Mississippi	299.62	312.43	255.55 *	*****	*****	353.67	339.39
West South Central:							
Arkansas	243.15	233.11	507.22 *	792.91	1,146.15	442.21	262.56
Louisiana	318.35	323.69	673.95	603.95 *	977.08 *	377.83	209.89
Oklahoma	176.64	146.83	472.86	490.06 *	*****	244.28	241.26
Texas	150.19	150.69	344.79	678.26	757.00 *	218.54	280.40
Mountain:							
Colorado	237.55	249.68	453.66	780.68 *	555.85 *	336.63	155.30
Arizona	216.88	222.22	374.24	359.82	398.39 *	343.74	345.56
Nevada	362.35 *	369.81 *	277.49 *	606.10	1,103.95 *	601.15 *	182.96
Montana	262.18	259.65	638.63	542.86	229.49 *	294.12	347.59
Pacific:							
Washington	193.39	244.94	288.48	334.19	252.75 *	288.45	172.73
Oregon	209.31	224.78	229.84	488.46 *	1,253.93	242.66	193.42
California	48.49	57.33	212.18	440.91	378.15	82.53	68.23
Hawaii	145.50	176.11	463.32 *	376.05	354.01	179.71	227.87
States not shown separately	166.35	147.16	332.87	735.62	561.52 *	155.05	317.58

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table VII.D.2.b(1999) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	1,461.62	1,427.07	1,749.25	1,657.37	1,915.18	1,530.11	1,335.25
New England:							
Maine	1,772.69	1,760.69	1,861.30	1,634.85	1,704.53 *	2,203.28	1,345.04 *
Massachusetts	1,406.37	1,340.06	2,090.52	2,120.14	1,694.93	1,585.88	1,153.70
Connecticut	1,745.66	1,712.97	1,602.84 *	2,665.56	1,240.96 *	2,114.39	1,219.52
Rhode Island	1,072.03	993.29	1,570.04	1,870.11	2,024.23	824.74 *	1,571.94
Vermont	1,519.88	1,565.56	1,234.79	1,291.42	2,258.00	1,398.43	2,020.55
Middle Atlantic:							
New York	1,460.37	1,467.97	1,458.47	1,319.88 *	1,347.64 *	1,375.32	1,603.07
New Jersey	1,227.52	1,156.78	1,683.80	2,108.82	76.28 *	1,276.62	1,159.51
Pennsylvania	1,084.64	1,060.14	1,261.64	1,037.54	1,282.02 *	1,067.08	1,092.24
East North Central:							
Ohio	962.24	955.26	932.47	1,112.20 *	1,227.73	953.38	972.38
Indiana	1,286.96	1,307.39	1,032.54 *	1,254.88	2,174.61	1,219.71	1,420.04
Illinois	1,622.57	1,608.74	1,761.50	1,612.85	1,294.12	1,590.33	1,695.91
Michigan	1,059.78	1,018.67	1,784.35	798.43 *	2,249.17	1,134.57	842.37
Wisconsin	1,423.78	1,216.85	2,799.02	1,424.22	2,161.30 *	1,490.35	1,267.25
West North Central:							
Minnesota	1,523.43	1,407.60	2,143.97	2,040.70	778.16 *	1,579.77	1,469.88
Iowa	1,329.43	1,293.40	1,687.35	1,505.98	1,396.79 *	1,371.88	1,263.08
Missouri	1,407.65	1,374.13	2,013.04	1,803.15	1,856.24	1,521.89	1,200.84
Nebraska	1,364.87	1,361.34	1,360.44 *	1,453.65	1,445.71	1,735.38	1,024.99
Kansas	1,391.57	1,409.79	1,095.62	1,613.03	1,060.68 *	1,535.51	1,098.11
South Atlantic:							
Maryland	1,517.25	1,488.67	1,771.53 *	1,577.92 *	2,428.78	1,808.18	1,136.36
Virginia	1,511.74	1,477.49	1,960.62	2,258.41	1,637.17 *	1,505.46	1,520.97
North Carolina	1,643.92	1,594.89	1,824.15	2,073.15	1,711.04 *	1,809.52	1,394.48
South Carolina	1,713.88	1,705.40	1,576.12	2,275.73	2,751.56	1,505.60	1,505.84
Georgia	1,717.76	1,712.29	1,632.25	2,068.57 *	2,293.55	1,976.16	1,438.93
Florida	1,805.19	1,750.17	2,187.55	2,177.20	2,233.26	2,238.99	1,282.87
East South Central:							
Kentucky	1,330.90	1,283.47	1,543.99	2,029.13	2,615.94	1,429.36	1,114.99
Tennessee	1,486.37	1,433.51	1,941.41	2,339.27	2,083.05	1,528.24	1,394.38
Alabama	1,437.60	1,395.18	2,154.22	2,079.61	2,183.53 *	1,364.67	1,516.83
Mississippi	1,657.86	1,580.95	2,160.24	1,901.59	936.49 *	1,871.79	1,379.68
West South Central:							
Arkansas	1,393.39	1,379.11	1,770.69	1,283.24	2,565.24	1,546.25	1,135.78
Louisiana	1,855.13	1,827.23	2,540.69	1,881.66	2,293.71	2,097.33	1,552.74
Oklahoma	1,555.30	1,482.11	1,964.49	2,723.16	1,853.23 *	1,691.96	1,304.62
Texas	1,724.04	1,729.91	1,623.14 *	1,817.70	2,512.04	1,918.88	1,441.57
Mountain:							
Colorado	1,132.37	1,120.55	1,253.70 *	1,059.18 *	1,861.21 *	1,054.36	1,246.77
Arizona	1,717.97	1,739.26	1,709.27	1,331.62 *	1,923.02	1,992.05	1,429.72
Nevada	1,146.87	1,101.39	1,818.00	2,125.77	1,762.56	1,139.12 *	1,142.33
Montana	1,677.11	1,545.22	1,836.57	2,850.83	2,110.94 *	1,814.15	1,293.98
Pacific:							
Washington	1,410.27	1,347.36	2,214.08	2,126.08	1,503.58 *	1,672.56	951.28 *
Oregon	1,481.84	1,425.86	1,885.64	1,908.86	786.00	1,608.70	1,294.43
California	1,673.68	1,639.19	2,296.07	1,397.35	2,793.71	1,520.04	1,753.06
Hawaii	1,314.54	1,197.27	2,242.19	1,866.22 *	1,871.20	1,171.38	1,515.06
States not shown separately	1,315.61	1,220.03	2,043.92	1,434.10	1,790.04	1,607.17	1,001.82

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.2.b(1999) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	45.63	45.28	65.92	82.93	125.79	31.31	68.30
New England:							
Maine	303.89	400.54	365.73	333.22	570.27 *	265.35	455.03 *
Massachusetts	115.40	117.66	508.53	480.07	477.81	120.26	111.69
Connecticut	217.94	256.65	893.03 *	690.12	650.78 *	247.11	122.75
Rhode Island	162.40	167.99	335.93	313.25	478.70	257.50 *	270.08
Vermont	125.59	135.66	338.65	275.36	643.74	124.54	433.71
Middle Atlantic:							
New York	126.30	148.76	317.27	480.22 *	535.11 *	90.43	166.88
New Jersey	154.43	125.48	453.22	556.31	179.29 *	181.10	270.44
Pennsylvania	104.91	112.02	212.22	232.38	537.96 *	104.82	143.88
East North Central:							
Ohio	87.80	99.57	195.39	426.17 *	362.61	113.84	124.66
Indiana	78.82	91.01	360.87 *	310.88	640.99	112.50	220.71
Illinois	131.47	140.06	225.80	405.82	371.60	180.20	166.77
Michigan	101.91	122.98	481.08	254.35 *	637.47	144.67	88.37
Wisconsin	120.59	80.14	710.68	395.42	729.23 *	177.56	180.93
West North Central:							
Minnesota	95.75	75.43	493.51	274.92	333.95 *	118.09	130.17
Iowa	167.53	171.41	173.34	448.42	450.75 *	251.63	191.11
Missouri	153.82	154.05	540.63	305.38	451.66	199.66	331.06
Nebraska	132.87	132.03	489.98 *	392.22	386.20	181.29	150.89
Kansas	194.29	216.68	280.28	403.56	423.70 *	245.32	72.02
South Atlantic:							
Maryland	79.89	81.05	562.67 *	788.75 *	700.51	123.64	111.13
Virginia	147.97	173.83	472.51	426.04	550.18 *	140.10	246.67
North Carolina	83.60	98.24	319.55	370.83	538.43 *	103.84	88.44
South Carolina	101.95	98.69	341.63	539.04	669.89	108.07	178.95
Georgia	165.86	171.20	324.45	662.73 *	613.63	161.18	231.05
Florida	123.12	142.50	324.07	530.63	428.05	178.17	122.63
East South Central:							
Kentucky	80.35	90.71	460.20	309.98	683.99	105.13	91.28
Tennessee	168.45	175.38	375.60	262.24	403.30	187.99	213.16
Alabama	170.91	186.62	383.11	368.54	682.39 *	200.29	136.98
Mississippi	123.37	126.92	451.03	367.76	690.70 *	156.10	178.23
West South Central:							
Arkansas	91.05	94.02	501.21	344.02	573.12	182.81	123.42
Louisiana	127.91	124.12	464.12	460.17	627.31	157.81	184.13
Oklahoma	152.16	146.14	383.61	492.14	926.99 *	181.17	165.50
Texas	95.99	103.81	492.62 *	212.83	561.71	135.15	140.29
Mountain:							
Colorado	139.76	160.84	505.56 *	532.93 *	583.98 *	206.53	147.55
Arizona	224.88	239.98	352.18	473.43 *	537.22	265.49	198.34
Nevada	220.65	225.53	487.51	396.22	494.65	366.57 *	98.38
Montana	171.86	192.54	515.73	685.73	710.31 *	226.50	318.38
Pacific:							
Washington	173.52	197.97	557.51	472.34	773.38 *	141.77	397.55 *
Oregon	145.29	180.05	520.68	518.89	234.34	258.86	231.31
California	198.17	212.59	241.02	277.02	609.90	169.50	256.70
Hawaii	116.13	116.04	418.55	679.55 *	500.58	135.85	306.52
States not shown separately	182.07	199.66	219.17	371.00	296.57	206.62	266.44

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.



Table VII.D.2.c(1999) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	1,253.50	1,241.69	1,160.43	1,647.07	1,465.30	1,172.58	1,353.17
New England:							
Maine	1,849.25	1,996.40	307.33 *	2,615.84	3,141.59 *	2,483.55	875.51
Massachusetts	1,386.66	1,280.87	788.71 *	2,821.40	*****	1,526.39	1,249.48
Connecticut	1,033.83	1,033.60	2,183.10 *	865.70 *	*****	972.81 *	1,160.77
Rhode Island	1,180.47	1,102.74	1,376.93 *	2,488.70 *	*****	1,188.79	1,027.70
Vermont	1,171.09	1,052.58	2,679.14	1,542.45	*****	1,155.19	1,414.66
Middle Atlantic:							
New York	1,258.86	1,158.03	3,005.77 *	1,225.97 *	539.71 *	1,228.00	1,478.15
New Jersey	813.83 *	832.20 *	133.35 *	2,329.42	3,718.00 *	867.61 *	708.58 *
Pennsylvania	1,459.51	1,474.20	1,080.99 *	781.62 *	452.49 *	1,274.78	1,806.25
East North Central:							
Ohio	1,062.56	1,000.79	1,436.39 *	1,745.73	1,241.35 *	892.24	1,244.26
Indiana	678.11 *	631.31 *	1,026.11 *	1,064.75 *	945.73 *	713.23 *	492.18 *
Illinois	1,557.52	1,469.37	692.71 *	3,390.95	3,919.61	1,182.14	1,679.95
Michigan	676.83	704.87	560.30 *	341.71 *	130.64 *	546.43	983.07
Wisconsin	1,157.95	1,161.25	1,066.90 *	1,233.21	1,922.83 *	987.62	1,481.83
West North Central:							
Minnesota	1,118.24	1,065.77 *	2,017.66	1,001.52 *	3,000.00 *	1,206.67	972.85
Iowa	902.63	855.44	1,028.93 *	1,386.71	1,466.32 *	1,161.84	685.12 *
Missouri	1,461.30 *	1,416.85 *	2,247.46	425.01 *	4,416.00 *	1,316.84 *	1,583.30 *
Nebraska	1,236.00	1,195.58 *	1,314.18	2,268.19 *	2,293.88 *	932.86 *	1,565.57 *
Kansas	1,561.82	1,635.37	1,131.63	1,244.95 *	430.41 *	1,732.39	1,094.35
South Atlantic:							
Maryland	1,064.21	1,053.03	1,440.25 *	1,335.23 *	1,500.00 *	838.17 *	1,461.31
Virginia	1,192.54	1,114.50	1,884.04 *	1,492.26	1,071.59	1,192.91 *	1,228.19 *
North Carolina	1,568.61	1,516.17	2,251.69	1,683.48 *	1,180.91 *	2,235.06	1,124.75
South Carolina	1,355.68	1,342.05	1,075.18 *	1,847.24	1,573.70	1,238.14	1,550.48
Georgia	884.13 *	850.05 *	1,211.93	1,276.93	996.36	1,161.84 *	645.09 *
Florida	3,148.83	3,705.67	566.27 *	1,800.53	222.15 *	2,511.54	3,469.81 *
East South Central:							
Kentucky	894.68	801.01 *	1,746.39 *	1,980.01	1,720.51 *	505.31 *	1,676.74
Tennessee	1,549.60	1,426.83	4,815.31 *	3,556.34 *	*****	1,562.35 *	1,535.14
Alabama	1,175.42	1,206.08	340.50 *	900.23 *	*****	1,025.85 *	1,343.67
Mississippi	1,531.80	1,590.51	840.35	1,489.89 *	2,950.23	1,515.32	1,184.23
West South Central:							
Arkansas	756.49	783.44 *	367.51 *	*****	310.70 *	731.68 *	814.53
Louisiana	817.77 *	725.28 *	3,165.69	1,705.34	3,068.00 *	626.34 *	1,325.81
Oklahoma	1,208.92 *	1,328.96 *	358.94 *	2,769.58 *	942.06 *	1,672.77 *	364.60 *
Texas	1,775.08	1,708.49	2,553.78	1,636.60	960.00 *	1,986.71	1,672.85
Mountain:							
Colorado	1,222.78	1,073.12	775.41	2,715.37 *	*****	1,202.93	1,246.93 *
Arizona	1,243.64 *	1,528.79 *	531.57 *	1,398.91 *	*****	1,915.98	562.40 *
Nevada	820.28 *	1,049.11 *	351.06 *	759.91 *	2,184.00 *	773.67 *	673.71 *
Montana	1,328.82	1,095.08	2,317.25	1,307.84 *	286.46 *	1,131.97	1,882.89
Pacific:							
Washington	1,075.99	1,119.22	853.66 *	1,092.00 *	*****	1,162.38 *	1,014.56 *
Oregon	908.87	1,023.32	447.73 *	2,415.27 *	*****	654.51 *	1,145.51 *
California	1,127.33	1,215.84	140.57 *	2,068.10 *	*****	1,197.48	1,075.57
Hawaii	1,903.04	1,867.63	1,921.25	2,204.53 *	4,184.34	1,570.81	2,162.76
States not shown separately	1,194.13	1,103.90	2,220.05	2,228.69	1,729.74 *	1,529.00	789.14 *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table VII.D.2.c(1999) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	Less than 50 %	50% or more	Less than 50%	Unknown
United States	73.45	86.49	141.44	184.40	277.26	72.53	131.99
New England:							
Maine	372.89	547.43	388.09 *	765.27	1,007.64 *	591.29	196.67
Massachusetts	214.36	229.53	456.14 *	789.67	*****	279.48	237.51
Connecticut	263.39	260.74	712.17 *	353.18 *	*****	438.45 *	280.49
Rhode Island	209.27	255.93	459.49 *	753.20 *	*****	207.62	280.41
Vermont	138.15	161.69	580.26	432.37	*****	146.02	354.12
Middle Atlantic:							
New York	198.91	187.08	911.66 *	498.49 *	368.23 *	202.33	389.39
New Jersey	559.31 *	604.24 *	42.24 *	682.95	1,175.73 *	610.01 *	398.39 *
Pennsylvania	248.73	255.15	525.54 *	247.09 *	545.67 *	255.95	334.33
East North Central:							
Ohio	200.51	246.39	433.51 *	458.50	386.35 *	259.98	328.93
Indiana	310.15 *	362.53 *	334.10 *	319.68 *	457.16 *	380.56 *	291.71 *
Illinois	325.28	294.32	855.44 *	921.30	1,047.35	245.37	416.55
Michigan	108.29	133.86	252.38 *	228.05 *	326.44 *	140.87	185.62
Wisconsin	204.13	240.73	835.07 *	337.75	655.05 *	215.11	192.95
West North Central:							
Minnesota	269.43	559.81 *	592.96	364.18 *	948.68 *	351.78	211.71
Iowa	143.24	250.29	663.92 *	359.26	617.14 *	276.25	300.98 *
Missouri	517.92 *	802.75 *	641.19	151.68 *	1,396.46 *	400.85 *	569.26 *
Nebraska	291.34	368.38 *	341.01	780.83 *	796.18 *	282.10 *	744.89 *
Kansas	400.36	422.33	330.10	436.83 *	410.81 *	426.17	271.32
South Atlantic:							
Maryland	239.64	249.25	528.75 *	481.85 *	474.34 *	565.55 *	311.84
Virginia	249.63	294.41	608.03 *	418.55	308.92	391.68 *	394.38 *
North Carolina	308.07	336.17	624.48	510.07 *	355.03 *	396.99	316.88
South Carolina	272.93	289.60	325.30 *	443.39	469.45	241.90	396.14
Georgia	276.67 *	380.47 *	321.70	333.18	287.45	417.94 *	278.76 *
Florida	878.61	977.83	401.26 *	435.92	70.25 *	503.73	1,103.62 *
East South Central:							
Kentucky	227.66	526.48 *	561.87 *	574.95	591.02 *	598.11 *	297.55
Tennessee	202.39	248.95	1,587.75 *	1,388.71 *	*****	1,161.74 *	331.54
Alabama	234.25	244.78	187.78 *	273.77 *	*****	329.12 *	237.95
Mississippi	249.58	301.50	220.82	449.55 *	792.43	377.58	282.96
West South Central:							
Arkansas	214.33	316.72 *	166.91 *	*****	164.30 *	386.42 *	220.81
Louisiana	451.07 *	436.50 *	835.90	480.92	970.19 *	648.82 *	238.01
Oklahoma	1,074.12 *	1,213.25 *	264.42 *	854.79 *	428.60 *	1,208.68 *	342.53 *
Texas	228.01	211.06	750.59	475.86	303.58 *	328.09	336.28
Mountain:							
Colorado	275.95	256.34	218.69	823.12 *	*****	333.47	379.89 *
Arizona	472.08 *	485.86 *	447.44 *	467.80 *	*****	566.82	299.99 *
Nevada	399.65 *	402.52 *	269.41 *	240.72 *	690.64 *	567.15 *	216.45 *
Montana	147.72	168.76	629.70	484.07 *	365.58 *	153.81	408.60
Pacific:							
Washington	298.59	323.56	374.45 *	345.32 *	*****	380.85 *	318.85 *
Oregon	271.57	302.46	169.38 *	785.65 *	*****	217.67 *	355.45 *
California	133.48	109.94	57.19 *	703.50 *	*****	190.27	263.39
Hawaii	287.55	465.62	533.95	690.40 *	1,181.60	380.98	377.51
States not shown separately	212.67	225.73	623.66	524.15	528.08 *	226.37	474.83 *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table VII.D.3(1999) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	23.7%	23.1%	28.5%	29.8%	30.6%	25.2%	21.3%
New England:							
Maine	29.5%	29.1%	31.0%	41.1%	37.8%	38.9%	19.3%
Massachusetts	22.4%	21.5%	28.3%	31.6%	22.6% *	24.3%	19.4%
Connecticut	24.4%	24.5%	20.8% *	26.2% *	13.8% *	26.0%	20.4%
Rhode Island	18.4%	17.3%	24.1%	28.8%	30.6%	16.2%	23.4%
Vermont	20.9%	20.7%	21.7%	22.0%	23.1% *	19.6%	25.6%
Middle Atlantic:							
New York	21.3%	20.3%	26.3%	30.2%	22.7%	20.4%	23.1%
New Jersey	18.1%	17.2%	24.0%	30.5%	4.5% *	18.8%	17.0%
Pennsylvania	19.1%	18.9%	20.4%	18.8%	21.2% *	19.3%	18.7%
East North Central:							
Ohio	19.0%	18.4%	22.7%	24.7%	24.7%	19.5%	18.1%
Indiana	19.6%	19.5%	17.5%	26.6%	31.4%	19.5%	19.6%
Illinois	24.9%	24.2%	28.7%	39.5%	36.7%	24.4%	25.3%
Michigan	15.3%	14.8%	22.4% *	16.4%	23.0% *	16.4%	13.1%
Wisconsin	21.4%	19.5%	33.3%	21.9%	22.4%	21.7%	20.7%
West North Central:							
Minnesota	23.6%	22.1%	39.7%	28.1%	22.7% *	24.2%	23.0%
Iowa	24.1%	23.9%	25.5%	25.9% *	27.0%	30.9%	17.9%
Missouri	24.4%	23.7%	35.5%	27.6%	38.0%	26.0%	21.4%
Nebraska	24.5%	24.6%	22.5% *	28.8%	21.8% *	29.5%	19.8%
Kansas	23.3%	23.1%	19.7%	32.0%	19.7% *	24.5%	19.8%
South Atlantic:							
Maryland	20.8%	20.0%	25.8% *	32.0%	43.9%	24.4%	16.2%
Virginia	25.3%	24.3%	35.1%	36.7%	29.9%	26.5%	23.1%
North Carolina	29.1%	27.9%	37.3%	40.6%	31.2%	36.0%	22.0%
South Carolina	28.9%	28.6%	28.1%	42.5%	42.7%	31.5%	26.0%
Georgia	27.6%	27.1%	29.4% *	36.7%	31.8%	32.2%	22.3%
Florida	30.2%	30.2%	28.3%	41.2%	28.0%	36.3%	23.3%
East South Central:							
Kentucky	22.5%	20.4%	35.8%	37.1%	42.7%	23.8%	19.6%
Tennessee	26.2%	25.1%	31.9%	46.4%	40.2%	27.4%	23.9%
Alabama	28.8%	28.3%	33.8%	37.7%	38.9% *	27.9%	29.8%
Mississippi	29.1%	27.7%	38.9%	37.1%	22.0% *	32.8%	23.6%
West South Central:							
Arkansas	25.9%	25.4%	32.7%	33.1%	47.9%	31.4%	19.1%
Louisiana	29.7%	29.0%	40.0%	32.9%	39.8%	32.6%	25.3%
Oklahoma	26.2%	24.8%	33.4%	35.8%	31.0% *	28.1%	21.9%
Texas	29.0%	28.9%	28.7%	32.4%	41.4%	31.7%	25.2%
Mountain:							
Colorado	23.3%	22.7%	27.9%	25.9% *	28.5%	23.7%	22.2%
Arizona	27.8%	28.1%	28.8%	19.6% *	24.2% *	35.8%	21.0%
Nevada	17.4%	16.8%	22.4%	38.1%	27.7% *	16.6% *	19.5%
Montana	26.3%	23.7%	33.6%	44.7%	23.5% *	27.1%	24.6%
Pacific:							
Washington	23.6%	23.1%	28.2%	30.5%	30.2% *	28.8%	16.5%
Oregon	27.2%	27.5%	24.5% *	26.6%	45.6%	30.2%	21.7%
California	25.2%	24.5%	33.7%	25.8%	38.3%	25.5%	23.7%
Hawaii	23.6%	22.3%	25.9%	38.2%	33.4%	21.0%	27.0%
States not shown separately	22.3%	20.2%	40.5%	33.5%	34.4%	27.6%	16.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.3(1999) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	0.48%	0.47%	0.77%	1.07%	1.73%	0.42%	0.71%
New England:							
Maine	3.91%	4.58%	7.15%	6.67%	11.06%	3.60%	4.86%
Massachusetts	0.79%	0.91%	3.01%	6.49%	9.90% *	0.88%	1.30%
Connecticut	1.57%	1.67%	6.41% *	9.73% *	10.18% *	1.59%	2.05%
Rhode Island	2.25%	2.21%	4.55%	4.16%	8.18%	3.59%	3.12%
Vermont	1.61%	1.96%	5.83%	5.49%	10.00% *	1.35%	5.32%
Middle Atlantic:							
New York	1.17%	1.18%	3.91%	3.51%	4.72%	1.37%	1.70%
New Jersey	1.26%	1.01%	3.91%	8.03%	5.39% *	1.79%	2.45%
Pennsylvania	1.20%	1.26%	3.42%	3.26%	10.37% *	1.94%	1.44%
East North Central:							
Ohio	1.56%	1.68%	3.95%	7.15%	5.50%	2.05%	1.95%
Indiana	1.31%	1.56%	1.85%	5.68%	7.54%	1.47%	2.95%
Illinois	1.78%	1.72%	4.02%	7.55%	7.72%	2.48%	2.18%
Michigan	1.50%	1.69%	8.27% *	3.25%	7.86% *	2.30%	1.25%
Wisconsin	1.26%	1.19%	5.85%	2.89%	5.63%	2.14%	1.58%
West North Central:							
Minnesota	0.89%	1.28%	5.56%	4.47%	8.66% *	0.97%	1.44%
Iowa	1.79%	1.78%	5.19%	8.43% *	7.42%	2.83%	2.39%
Missouri	2.55%	2.72%	5.78%	4.72%	8.24%	2.35%	4.93%
Nebraska	1.99%	2.05%	8.08% *	7.24%	6.57% *	1.97%	3.73%
Kansas	2.28%	2.58%	4.67%	8.99%	12.61% *	2.97%	2.31%
South Atlantic:							
Maryland	0.92%	1.07%	8.44% *	6.72%	11.41%	2.18%	1.76%
Virginia	1.56%	1.81%	7.60%	4.74%	6.66%	2.46%	4.09%
North Carolina	1.49%	1.64%	5.05%	4.88%	6.81%	1.87%	2.16%
South Carolina	1.61%	1.58%	3.43%	8.73%	9.58%	2.06%	3.04%
Georgia	2.49%	2.55%	8.98% *	8.48%	7.08%	1.79%	3.79%
Florida	1.66%	1.90%	2.57%	4.14%	5.64%	1.96%	2.44%
East South Central:							
Kentucky	2.45%	2.25%	6.28%	5.24%	10.25%	2.94%	2.10%
Tennessee	2.82%	2.80%	5.56%	5.33%	6.37%	3.71%	2.53%
Alabama	2.76%	2.82%	7.88%	4.81%	13.72% *	3.03%	2.82%
Mississippi	2.01%	1.75%	7.57%	8.11%	8.77% *	2.68%	3.28%
West South Central:							
Arkansas	2.19%	2.22%	8.33%	7.77%	9.49%	2.67%	1.87%
Louisiana	2.03%	2.08%	6.27%	6.81%	9.78%	3.20%	2.57%
Oklahoma	2.59%	2.59%	9.13%	7.42%	10.34% *	2.86%	2.69%
Texas	1.49%	1.63%	4.99%	3.86%	8.63%	2.41%	2.64%
Mountain:							
Colorado	1.61%	1.79%	5.81%	8.88% *	8.08%	3.44%	2.09%
Arizona	2.64%	3.14%	4.92%	8.28% *	8.59% *	3.41%	2.44%
Nevada	3.98%	4.12%	5.59%	6.22%	8.72% *	6.88% *	1.75%
Montana	2.43%	2.69%	6.52%	7.56%	9.84% *	3.71%	3.71%
Pacific:							
Washington	1.66%	2.13%	8.02%	7.44%	9.58% *	1.93%	2.84%
Oregon	2.55%	2.70%	8.01% *	7.83%	13.10%	3.65%	2.98%
California	1.56%	1.71%	2.17%	4.24%	7.05%	1.79%	2.19%
Hawaii	1.75%	1.91%	6.31%	6.91%	6.78%	2.11%	3.07%
States not shown separately	3.02%	3.39%	3.30%	6.90%	8.39%	2.45%	4.52%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.3.a(1999) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999  
(40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	25.4%	24.7%	29.4%	33.3%	29.0%	27.7%	21.5%
New England:							
Maine	29.9%	29.7%	26.4%	46.1%	50.0% *	37.9%	19.3% *
Massachusetts	24.1%	23.5%	27.7%	25.7% *	18.6% *	25.4%	21.7%
Connecticut	25.7%	26.9%	16.3% *	20.4% *	11.4% *	26.4%	22.6%
Rhode Island	24.0%	24.1%	22.8%	24.4% *	11.2% *	25.9%	20.1%
Vermont	19.1%	19.2%	16.6% *	26.4%	11.4% *	17.0%	24.0% *
Middle Atlantic:							
New York	23.5%	22.2%	26.7%	38.8%	24.9%	24.0%	21.3%
New Jersey	21.6%	20.4%	31.2%	15.9% *	2.6% *	22.7%	20.1%
Pennsylvania	19.3%	18.4%	23.0%	25.2% *	34.0%	20.3%	17.7%
East North Central:							
Ohio	23.6%	22.0%	32.3%	48.7%	57.4% *	25.9%	19.7%
Indiana	21.7%	21.0%	17.6% *	33.4%	80.6% *	23.5%	17.4%
Illinois	26.2%	25.0%	34.1%	34.5%	12.3% *	27.4%	24.5%
Michigan	16.1%	15.6%	16.6% *	24.3%	13.3% *	15.9%	16.7%
Wisconsin	22.4%	21.6%	25.7%	35.7%	3.1% *	21.6%	24.2%
West North Central:							
Minnesota	25.3%	24.5%	58.0%	18.3% *	87.0%	25.3%	24.7%
Iowa	19.9%	19.3%	26.2%	8.0% *	32.6% *	25.2%	13.6%
Missouri	25.5%	25.0%	33.0%	20.7% *	32.6% *	26.7%	23.4%
Nebraska	27.4%	28.3%	20.9% *	38.2%	7.0% *	32.0%	24.6%
Kansas	22.0%	21.5%	12.2% *	37.7% *	35.0% *	21.4%	25.8%
South Atlantic:							
Maryland	21.4%	20.3%	22.3%	40.6%	53.2%	25.0%	16.6%
Virginia	28.7%	27.1%	39.3%	35.5%	42.2%	36.5%	19.7%
North Carolina	30.9%	30.3%	32.4%	46.3%	38.8% *	55.6%	19.7%
South Carolina	29.4%	28.3%	33.7%	45.1%	28.8%	32.9%	28.0%
Georgia	28.6%	28.8%	27.3% *	24.5%	41.1% *	31.9%	21.9%
Florida	27.0%	27.5%	23.9%	43.1%	15.4% *	32.9%	17.7%
East South Central:							
Kentucky	23.4%	18.6%	46.1%	35.3% *	50.0%	25.4%	18.9%
Tennessee	23.8%	22.9%	27.6% *	38.3% *	27.6% *	24.7%	22.4%
Alabama	41.1%	40.8%	40.2%	51.9%	75.6%	44.9%	28.7%
Mississippi	25.6%	28.4%	17.1% *	*****	*****	28.7%	21.3%
West South Central:							
Arkansas	29.1%	28.5%	28.1%	46.3%	77.1%	43.1%	17.1%
Louisiana	37.2%	37.1%	38.6%	33.4% *	67.5%	47.6%	22.9%
Oklahoma	28.1%	24.8%	44.7%	3.6% *	*****	28.7%	32.4%
Texas	31.8%	32.0%	24.8%	42.6%	45.8%	34.6%	27.6%
Mountain:							
Colorado	28.4%	28.0%	35.9%	22.6% *	25.5% *	30.5%	23.3%
Arizona	27.3%	26.5%	46.4%	41.9%	26.7% *	31.4%	22.9%
Nevada	15.1% *	14.6% *	18.3% *	46.8%	61.0% *	13.5% *	25.2%
Montana	21.0%	17.3%	42.5%	41.3%	13.2% *	21.6%	18.0%
Pacific:							
Washington	28.6%	29.0%	27.7%	18.7%	6.5% *	35.0%	22.1%
Oregon	30.0%	31.8%	19.4%	19.9% *	67.6%	33.6%	18.8%
California	25.8%	24.8%	34.1%	31.0%	37.7%	27.7%	21.8%
Hawaii	22.6%	21.9%	21.4% *	48.0%	26.0%	19.3%	28.6%
States not shown separately	28.7%	25.6%	46.9%	56.6%	28.7% *	32.4%	23.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table VII.D.3.a(1999) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	Less than 50 %	50% or more	Less than 50%	Unknown
United States	0.49%	0.47%	1.30%	1.93%	3.12%	0.64%	0.60%
New England:							
Maine	3.65%	3.69%	6.38%	11.24%	15.81% *	2.71%	6.02% *
Massachusetts	1.45%	1.63%	2.39%	8.04% *	5.69% *	1.29%	2.13%
Connecticut	2.48%	2.34%	7.02% *	6.83% *	4.03% *	2.77%	3.28%
Rhode Island	1.67%	1.76%	6.01%	7.40% *	5.39% *	3.85%	4.81%
Vermont	2.66%	3.42%	9.81% *	7.74%	4.51% *	3.11%	8.01% *
Middle Atlantic:							
New York	1.35%	1.70%	4.85%	5.35%	6.89%	1.79%	4.08%
New Jersey	1.69%	1.47%	8.82%	6.19% *	3.03% *	3.57%	3.41%
Pennsylvania	2.28%	2.70%	4.00%	9.26% *	9.74%	3.47%	1.95%
East North Central:							
Ohio	2.64%	2.72%	9.19%	10.56%	17.70% *	5.65%	3.67%
Indiana	2.77%	3.16%	7.59% *	9.21%	25.49% *	3.88%	3.41%
Illinois	2.42%	2.63%	8.15%	7.77%	4.25% *	2.66%	3.40%
Michigan	2.23%	2.36%	5.70% *	5.92%	7.07% *	3.53%	1.77%
Wisconsin	1.56%	2.36%	7.46%	10.49%	1.17% *	2.21%	1.96%
West North Central:							
Minnesota	2.76%	2.94%	14.33%	9.16% *	25.95%	3.78%	4.75%
Iowa	5.16%	4.75%	7.62%	11.97% *	11.16% *	6.35%	3.10%
Missouri	3.12%	3.51%	8.78%	8.31% *	11.62% *	4.19%	4.56%
Nebraska	4.01%	4.35%	8.43% *	8.49%	6.08% *	5.83%	6.19%
Kansas	3.33%	3.23%	8.46% *	11.34% *	12.58% *	4.37%	6.09%
South Atlantic:							
Maryland	1.64%	1.87%	6.22%	8.59%	15.59%	3.48%	3.70%
Virginia	3.17%	2.87%	10.05%	7.76%	9.59%	3.97%	3.84%
North Carolina	5.17%	5.47%	9.14%	12.46%	11.91% *	8.10%	4.21%
South Carolina	2.35%	1.94%	10.03%	12.24%	8.35%	4.69%	7.82%
Georgia	3.79%	4.14%	10.25% *	7.16%	12.43% *	4.42%	4.02%
Florida	1.89%	2.11%	5.19%	7.31%	9.73% *	1.94%	2.26%
East South Central:							
Kentucky	4.78%	5.09%	11.99%	11.06% *	14.91%	6.50%	4.64%
Tennessee	3.07%	4.10%	9.42% *	11.70% *	8.74% *	6.04%	4.28%
Alabama	6.34%	6.28%	10.94%	14.96%	18.39%	7.62%	5.31%
Mississippi	7.63%	7.53%	5.23% *	*****	*****	8.13%	5.63%
West South Central:							
Arkansas	5.60%	4.41%	8.22%	13.31%	22.81%	6.65%	4.71%
Louisiana	4.09%	4.38%	9.23%	10.48% *	20.15%	4.34%	4.11%
Oklahoma	3.20%	2.58%	9.98%	8.13% *	*****	4.30%	4.02%
Texas	2.63%	2.82%	5.99%	10.47%	13.07%	4.04%	4.92%
Mountain:							
Colorado	3.61%	3.88%	7.31%	10.88% *	8.80% *	5.53%	2.32%
Arizona	3.70%	3.70%	8.16%	10.85%	8.73% *	6.74%	5.31%
Nevada	8.24% *	8.29% *	5.57% *	12.38%	18.34% *	12.44% *	4.36%
Montana	4.98%	4.62%	12.29%	11.58%	5.69% *	6.46%	4.98%
Pacific:							
Washington	3.48%	4.31%	7.11%	5.25%	5.26% *	5.08%	3.30%
Oregon	3.95%	4.03%	4.28%	9.17% *	20.16%	4.55%	3.41%
California	0.94%	1.16%	4.38%	8.61%	7.61%	1.85%	1.61%
Hawaii	2.19%	2.79%	8.45% *	7.08%	7.07%	2.95%	4.36%
States not shown separately	3.19%	3.50%	6.30%	10.56%	9.90% *	2.12%	5.44%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.



Table VII.D.3.b(1999) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	23.9%	23.2%	29.3%	28.1%	31.7%	25.2%	21.4%
New England:							
Maine	29.2%	27.6%	40.7%	32.8%	32.0% *	38.5%	20.9%
Massachusetts	21.2%	20.3%	30.4%	31.6%	27.9% *	23.4%	17.8%
Connecticut	24.7%	24.2%	23.7% *	35.9%	15.8% *	27.7%	19.5%
Rhode Island	16.7%	15.4%	25.3%	29.8%	32.3%	12.8% *	24.7%
Vermont	23.5%	24.1%	19.3% *	20.1% *	39.6%	22.0%	28.6%
Middle Atlantic:							
New York	21.6%	21.0%	25.5%	23.3% *	25.8% *	19.8%	24.3%
New Jersey	17.6%	16.7%	22.1%	32.2%	1.2% *	18.3%	16.5%
Pennsylvania	18.8%	18.7%	19.4% *	17.4%	20.0% *	18.8%	18.6%
East North Central:							
Ohio	17.5%	17.3%	18.0%	19.6% *	23.7%	17.6%	17.1%
Indiana	20.6%	20.9%	16.4%	23.1%	33.1%	19.9%	21.8%
Illinois	24.6%	24.2%	28.1%	29.9%	23.2%	24.0%	25.9%
Michigan	17.3%	16.5%	31.4% *	14.0%	48.3%	19.4%	12.2%
Wisconsin	22.1%	19.3%	38.8%	20.3%	27.5% *	23.4%	19.4%
West North Central:							
Minnesota	24.8%	22.9%	38.7%	31.5%	14.7% *	26.2%	23.1%
Iowa	25.9%	25.6%	27.8%	30.3% *	26.0% *	34.0%	18.8%
Missouri	24.3%	23.7%	36.0%	33.2%	36.5%	26.3%	20.6% *
Nebraska	23.7%	23.8%	22.7% *	25.1% *	25.1% *	30.6%	17.5%
Kansas	23.6%	23.6%	19.8% *	30.3% *	21.3% *	25.9%	18.7%
South Atlantic:							
Maryland	22.2%	21.6%	26.8% *	26.9% *	39.2%	26.9%	16.3%
Virginia	24.7%	24.1%	31.3%	43.1%	33.9% *	24.4%	25.1%
North Carolina	28.6%	27.1%	37.2%	40.6%	31.1%	31.6%	24.0%
South Carolina	29.1%	28.9%	26.7%	42.7%	46.3%	32.0%	25.0%
Georgia	29.5%	29.0%	29.8%	41.1%	41.9%	34.0%	24.6%
Florida	30.1%	29.0%	37.1%	40.5%	38.4%	38.2%	20.8%
East South Central:							
Kentucky	23.3%	22.4%	27.2%	38.6%	41.7%	25.4%	18.9%
Tennessee	26.9%	25.9%	34.5%	45.9%	41.2%	28.3%	24.2%
Alabama	28.1%	27.5%	34.3%	38.7%	35.4% *	25.9%	31.4%
Mississippi	29.7%	27.8%	43.6%	38.6%	17.6% *	34.5%	23.6%
West South Central:							
Arkansas	26.9%	26.4%	39.6%	26.1%	50.8%	31.0%	20.8%
Louisiana	30.2%	29.6%	39.4%	32.9%	37.4%	33.1%	26.2%
Oklahoma	26.0%	25.0%	32.3% *	37.5%	50.9%	27.9%	21.6%
Texas	28.0%	28.0%	27.8%	29.9%	40.3%	30.9%	23.8%
Mountain:							
Colorado	19.6%	19.1%	23.8%	19.4% *	31.8%	18.5%	21.0%
Arizona	28.3%	28.9%	29.4%	17.8% *	24.4% *	39.0%	20.5%
Nevada	19.1%	18.3%	31.0%	36.2%	29.0%	19.2% *	18.4%
Montana	28.2%	25.6%	32.3%	54.5%	36.5% *	30.5%	21.7%
Pacific:							
Washington	24.6%	23.9%	30.8%	34.8%	32.2% *	28.8%	16.6% *
Oregon	27.4%	26.5%	34.1%	34.1%	15.3%	30.3%	23.3%
California	25.6%	25.0%	38.5%	18.9%	38.3%	24.0%	26.1%
Hawaii	23.1%	21.3%	34.6%	32.4%	34.4%	21.3%	24.7%
States not shown separately	20.5%	18.5%	39.2%	23.5% *	28.7%	25.9%	15.1% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.3.b(1999) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	0.73%	0.72%	1.10%	1.25%	1.53%	0.53%	1.09%
New England:							
Maine	4.23%	5.52%	9.02%	6.12%	10.73% *	4.26%	5.25%
Massachusetts	1.76%	1.75%	8.37%	6.41%	10.54% *	1.75%	1.65%
Connecticut	2.60%	3.01%	10.28% *	10.20%	11.46% *	3.06%	2.19%
Rhode Island	2.80%	2.81%	6.09%	6.27%	8.73%	4.37% *	4.39%
Vermont	1.74%	1.84%	6.02% *	8.05% *	11.79%	1.52%	5.37%
Middle Atlantic:							
New York	1.72%	1.92%	3.96%	9.14% *	9.79% *	1.77%	2.19%
New Jersey	1.80%	1.60%	5.10%	8.34%	4.44% *	2.22%	3.45%
Pennsylvania	1.50%	1.60%	9.05% *	3.95%	10.53% *	1.67%	2.14%
East North Central:							
Ohio	1.53%	1.74%	3.69%	7.82% *	5.66%	1.92%	2.05%
Indiana	1.67%	1.95%	3.55%	5.74%	8.85%	1.73%	3.80%
Illinois	1.91%	1.97%	2.91%	7.58%	6.22%	2.71%	2.58%
Michigan	1.94%	2.32%	10.26% *	3.94%	12.96%	2.54%	1.91%
Wisconsin	1.74%	1.38%	7.85%	5.11%	10.43% *	2.76%	2.51%
West North Central:							
Minnesota	1.45%	1.35%	6.13%	5.03%	7.84% *	1.81%	2.48%
Iowa	2.32%	2.17%	5.19%	10.29% *	8.04% *	3.17%	2.65%
Missouri	2.74%	2.80%	7.01%	5.42%	7.66%	2.78%	6.77% *
Nebraska	2.63%	2.61%	8.67% *	7.86% *	8.20% *	3.53%	3.04%
Kansas	2.89%	3.33%	7.02% *	9.49% *	10.43% *	3.61%	1.75%
South Atlantic:							
Maryland	1.09%	1.14%	8.24% *	8.69% *	11.55%	1.86%	1.95%
Virginia	2.76%	3.38%	7.18%	6.58%	10.25% *	2.45%	4.81%
North Carolina	1.92%	2.22%	8.54%	5.61%	6.63%	2.89%	2.16%
South Carolina	1.51%	1.45%	6.71%	10.26%	12.14%	2.34%	3.82%
Georgia	3.11%	3.16%	6.10%	9.65%	11.16%	3.13%	4.15%
Florida	1.70%	2.04%	5.43%	7.54%	6.95%	2.80%	2.29%
East South Central:							
Kentucky	1.86%	2.12%	7.03%	6.44%	11.69%	2.08%	2.22%
Tennessee	2.92%	2.94%	6.88%	5.47%	7.59%	3.53%	3.35%
Alabama	3.32%	3.63%	8.39%	6.44%	12.74% *	3.88%	3.02%
Mississippi	2.28%	1.83%	9.85%	9.15%	8.48% *	2.86%	3.83%
West South Central:							
Arkansas	2.09%	2.19%	10.18%	7.01%	10.13%	3.27%	2.59%
Louisiana	2.16%	2.14%	7.32%	8.08%	10.67%	2.52%	3.11%
Oklahoma	2.93%	3.18%	10.24% *	5.43%	12.36%	3.39%	2.75%
Texas	1.48%	1.64%	5.56%	4.40%	8.15%	2.32%	2.81%
Mountain:							
Colorado	2.33%	2.65%	7.06%	8.55% *	9.48%	3.49%	2.55%
Arizona	3.59%	4.16%	6.60%	7.38% *	8.57% *	5.22%	2.55%
Nevada	3.93%	3.99%	7.81%	7.18%	8.23%	6.60% *	1.75%
Montana	2.78%	3.12%	7.59%	12.74%	12.35% *	4.27%	4.60%
Pacific:							
Washington	3.00%	3.36%	8.11%	8.43%	10.01% *	2.37%	5.17% *
Oregon	2.50%	2.96%	9.73%	8.59%	4.57%	4.34%	4.22%
California	2.75%	2.90%	3.10%	4.62%	10.79%	3.22%	2.82%
Hawaii	2.00%	2.14%	6.80%	9.50%	10.00%	2.29%	4.29%
States not shown separately	3.55%	3.68%	4.04%	7.64% *	5.64%	3.74%	5.10% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.3.c(1999) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	19.4%	18.8%	21.3%	30.3%	27.3%	18.4%	20.3%
New England:							
Maine	29.7%	32.4%	4.3% *	60.0%	46.7% *	43.7%	12.5%
Massachusetts	19.3%	17.3%	13.0% *	52.0%	*****	21.6%	16.8%
Connecticut	16.0%	16.4%	35.8% *	10.5% *	*****	12.9% *	27.2% *
Rhode Island	18.2%	16.9%	21.3% *	38.2% *	*****	18.3%	16.3% *
Vermont	18.9%	17.2%	38.4%	22.6%	*****	18.7%	21.9%
Middle Atlantic:							
New York	16.5%	14.9%	29.7% *	28.4% *	13.3% *	15.5%	19.9%
New Jersey	12.9% *	12.7% *	4.3% *	42.2%	43.3% *	12.1% *	13.2% *
Pennsylvania	19.7%	19.7%	18.9% *	12.8% *	10.5% *	19.5%	20.0%
East North Central:							
Ohio	17.6%	16.4%	25.5% *	31.5%	20.2% *	15.6% *	19.4%
Indiana	12.8% *	11.8% *	21.2% *	21.6% *	24.2% *	13.8% *	8.3% *
Illinois	23.8%	22.0%	11.7% *	62.3%	66.6%	19.3%	23.8%
Michigan	9.1%	9.2%	8.5% *	7.0% *	1.3% *	8.2%	11.0%
Wisconsin	17.2%	16.9%	16.4% *	19.9%	20.9% *	15.0%	21.8%
West North Central:							
Minnesota	18.0%	17.1% *	31.0%	17.4% *	55.6% *	17.5%	18.9%
Iowa	18.5%	18.4%	16.7% *	23.5% *	26.3% *	19.5%	16.6% *
Missouri	22.4% *	21.4% *	43.0%	6.3% *	100.0% *	20.7% *	23.4% *
Nebraska	25.4%	24.9%	26.1% *	36.4% *	37.4% *	17.2% *	39.6%
Kansas	23.9%	23.5%	23.9%	30.2%	9.0% *	24.9%	20.9%
South Atlantic:							
Maryland	15.0%	14.7%	25.7% *	26.8% *	30.5% *	14.6% *	15.2%
Virginia	19.8% *	17.9% *	41.5% *	28.9%	18.0% *	20.7% *	17.5% *
North Carolina	27.3%	25.8%	54.7%	31.3%	23.5% *	36.3%	20.5%
South Carolina	26.4%	26.0%	22.2% *	36.5%	30.5%	25.4%	27.7% *
Georgia	15.6% *	14.8% *	27.7%	23.0%	15.4% *	21.2% *	11.2% *
Florida	44.3%	47.5%	13.8% *	42.8%	4.8% *	46.9%	44.0%
East South Central:							
Kentucky	14.9% *	13.1% *	45.3% *	35.6%	38.6% *	8.6% *	26.5%
Tennessee	25.7%	24.1%	45.5% *	56.0% *	*****	26.2% *	25.2%
Alabama	20.0%	20.5%	5.0% *	18.0% *	*****	18.2% *	22.0%
Mississippi	26.9%	27.2%	20.7% *	34.7%	45.4%	26.1%	24.6%
West South Central:							
Arkansas	12.6% *	12.9% *	7.0% *	*****	6.9% *	12.7% *	12.7%
Louisiana	12.8% *	11.3% *	51.2%	35.9%	50.0% *	10.0% *	20.1%
Oklahoma	23.6% *	22.4% *	10.3% *	53.4% *	18.5% *	28.6%	9.7% *
Texas	27.8%	26.2%	47.5%	73.2%	25.8% *	28.3%	27.6%
Mountain:							
Colorado	20.7%	18.2% *	18.4%	39.9% *	*****	18.3%	24.3% *
Arizona	27.2% *	32.6% *	12.5% *	21.1% *	*****	41.0%	12.6% *
Nevada	15.3% *	16.5% *	10.3% *	17.6% *	20.0% *	13.9% *	15.2% *
Montana	24.7%	21.9%	33.2%	24.6% *	7.0% *	22.8%	29.3%
Pacific:							
Washington	14.5%	13.9%	20.4% *	34.9% *	*****	19.2% *	12.1%
Oregon	16.4% *	17.4% *	10.0% *	40.1% *	*****	12.1% *	20.3%
California	17.4%	17.8%	3.2% *	35.7% *	*****	17.8%	17.0%
Hawaii	33.3%	31.8%	44.2%	38.4%	68.1%	28.3%	36.4%
States not shown separately	22.1%	20.8%	38.8%	25.3% *	47.0% *	27.6%	14.5% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table VII.D.3.c(1999) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	Less than 50 %	50% or more	Less than 50%	Unknown
United States	1.00%	1.11%	2.07%	3.28%	5.94%	1.00%	1.62%
New England:							
Maine	6.11%	7.81%	5.87% *	17.91%	14.81% *	9.15%	2.72%
Massachusetts	3.39%	3.36%	8.84% *	14.76%	*****	4.43%	3.11%
Connecticut	4.04%	3.75%	11.10% *	7.06% *	*****	5.73% *	9.63% *
Rhode Island	3.28%	3.82%	6.53% *	11.47% *	*****	3.19%	6.13% *
Vermont	2.91%	3.32%	8.04%	6.36%	*****	2.75%	6.07%
Middle Atlantic:							
New York	2.71%	2.25%	9.56% *	8.80% *	10.84% *	2.76%	5.27%
New Jersey	6.29% *	6.20% *	3.21% *	11.78%	13.70% *	7.90% *	4.59% *
Pennsylvania	3.00%	3.08%	8.43% *	3.89% *	8.48% *	3.66%	3.51%
East North Central:							
Ohio	4.21%	4.72%	7.71% *	8.38%	7.31% *	6.03% *	5.42%
Indiana	4.11% *	4.27% *	10.12% *	7.10% *	10.85% *	4.73% *	5.54% *
Illinois	4.85%	4.21%	10.57% *	16.89%	18.39%	4.60%	5.75%
Michigan	1.79%	2.65%	4.87% *	7.19% *	7.82% *	2.11%	2.89%
Wisconsin	3.38%	4.26%	14.19% *	5.74%	7.08% *	3.66%	4.50%
West North Central:							
Minnesota	4.16%	9.16% *	9.13%	6.67% *	17.57% *	4.93%	3.22%
Iowa	2.40%	4.63%	11.61% *	7.88% *	10.54% *	5.57%	5.28% *
Missouri	6.93% *	7.04% *	12.58%	3.61% *	31.62% *	7.49% *	8.64% *
Nebraska	6.01%	6.98%	8.06% *	13.96% *	14.24% *	5.49% *	9.17%
Kansas	6.70%	6.85%	7.09%	8.30%	9.95% *	6.77%	4.89%
South Atlantic:							
Maryland	2.54%	2.86%	10.78% *	8.57% *	9.64% *	11.14% *	3.75%
Virginia	6.49% *	6.96% *	13.02% *	8.45%	5.52% *	8.46% *	8.85% *
North Carolina	5.98%	6.88%	14.83%	8.99%	7.07% *	6.64%	5.80%
South Carolina	6.70%	7.28%	7.08% *	9.20%	9.10%	4.71%	9.03% *
Georgia	4.72% *	5.54% *	7.27%	6.01%	4.83% *	6.58% *	4.81% *
Florida	7.49%	7.95%	10.39% *	11.59%	1.52% *	10.24%	10.66%
East South Central:							
Kentucky	5.24% *	8.98% *	13.78% *	10.29%	13.36% *	10.95% *	4.61%
Tennessee	3.97%	4.48%	13.82% *	17.34% *	*****	10.55% *	4.48%
Alabama	3.86%	3.96%	5.00% *	5.55% *	*****	6.60% *	5.22%
Mississippi	5.64%	6.32%	7.74% *	9.97%	11.55%	7.53%	7.27%
West South Central:							
Arkansas	4.91% *	7.07% *	2.81% *	*****	2.88% *	8.49% *	3.01%
Louisiana	8.57% *	8.72% *	13.40%	9.55%	15.81% *	9.94% *	4.01%
Oklahoma	7.12% *	7.72% *	10.84% *	16.96% *	9.37% *	8.48%	10.11% *
Texas	3.91%	3.68%	12.94%	21.13%	8.16% *	6.05%	5.61%
Mountain:							
Colorado	5.60%	5.57% *	5.22%	13.29% *	*****	4.87%	8.91% *
Arizona	10.21% *	11.09% *	6.44% *	7.16% *	*****	11.71%	10.68% *
Nevada	7.20% *	7.16% *	6.62% *	5.64% *	6.31% *	10.20% *	5.32% *
Montana	2.48%	4.45%	9.36%	11.14% *	6.74% *	2.47%	6.60%
Pacific:							
Washington	3.36%	3.45%	6.70% *	11.03% *	*****	7.42% *	3.17%
Oregon	5.56% *	5.99% *	3.15% *	12.22% *	*****	5.29% *	5.42%
California	1.53%	1.44%	1.09% *	10.85% *	*****	2.52%	2.84%
Hawaii	5.21%	6.75%	12.03%	11.49%	18.98%	6.62%	6.40%
States not shown separately	3.76%	3.79%	11.09%	9.86% *	15.12% *	4.36%	7.21% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table VII.D.4(1999) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	51.8%	52.7%	47.4%	44.1%	40.5%	49.0%	57.7%
New England:							
Maine	47.0%	48.8%	38.4%	37.0%	15.0% *	42.4%	55.6%
Massachusetts	52.6%	54.4%	42.9%	41.6%	51.2%	49.5%	58.4%
Connecticut	58.0%	59.3%	44.3%	53.3%	47.2%	56.4%	62.3%
Rhode Island	53.8%	55.5%	47.4%	39.8%	54.8%	53.7%	53.8%
Vermont	49.6%	51.8%	37.6%	43.6%	22.0% *	52.0%	44.9%
Middle Atlantic:							
New York	49.6%	49.7%	50.4%	46.9%	40.7%	47.7%	55.4%
New Jersey	57.2%	58.4%	53.2%	35.6%	54.0%	56.1%	59.5%
Pennsylvania	53.4%	54.6%	52.4%	34.2%	36.5%	49.9%	60.0%
East North Central:							
Ohio	54.7%	55.4%	54.2%	45.8%	40.2%	53.4%	57.9%
Indiana	56.8%	57.4%	53.4%	51.0%	32.4% *	58.1%	55.0%
Illinois	53.7%	55.0%	44.7%	50.0%	50.6%	52.1%	56.6%
Michigan	57.3%	59.1%	46.9%	45.6%	32.8%	56.4%	60.4%
Wisconsin	58.5%	60.7%	51.6%	45.3%	44.6%	55.8%	65.6%
West North Central:							
Minnesota	48.6%	49.3%	41.4%	47.5%	24.0% *	48.1%	50.7%
Iowa	59.4%	62.0%	49.4%	39.4%	55.7%	54.8%	66.6%
Missouri	52.7%	53.7%	42.4%	45.0%	34.8%	48.7%	62.2%
Nebraska	57.0%	57.3%	57.7%	50.5%	61.0%	52.1%	62.3%
Kansas	57.0%	58.6%	48.5%	46.3%	40.7%	56.0%	61.2%
South Atlantic:							
Maryland	53.2%	55.7%	38.4%	38.9%	34.8%	50.4%	57.8%
Virginia	51.0%	52.2%	40.4%	41.5%	28.8%	49.2%	55.7%
North Carolina	48.3%	48.5%	47.6%	47.3%	53.3%	40.9%	59.6%
South Carolina	50.8%	51.6%	41.3%	44.0%	32.8%	44.1%	61.4%
Georgia	49.7%	49.0%	54.2%	58.4%	35.0%	44.7%	57.7%
Florida	49.4%	49.8%	47.8%	44.7%	45.0%	44.8%	56.9%
East South Central:							
Kentucky	55.7%	56.4%	51.8%	51.7%	32.4% *	54.5%	59.1%
Tennessee	52.4%	53.0%	47.6%	46.8%	36.4%	49.2%	59.2%
Alabama	58.3%	59.7%	42.8%	42.9%	37.8%	58.0%	60.2%
Mississippi	50.0%	50.4%	47.4%	46.8%	35.3%	47.0%	58.1%
West South Central:							
Arkansas	58.3%	59.2%	47.6%	49.8%	35.1%	53.9%	67.1%
Louisiana	49.6%	50.9%	40.8%	41.2%	30.6%	46.5%	55.4%
Oklahoma	47.1%	46.3%	51.5%	52.9%	43.5%	43.5%	56.5%
Texas	50.6%	50.8%	52.4%	41.9%	35.4%	48.1%	54.7%
Mountain:							
Colorado	51.9%	52.5%	47.3%	51.5%	41.0%	49.5%	58.1%
Arizona	49.3%	49.6%	44.6%	49.5%	39.0%	44.3%	57.1%
Nevada	50.0%	49.9%	49.9%	50.7%	44.5%	47.9%	58.7%
Montana	52.1%	51.9%	51.7%	54.5%	29.3% *	51.7%	57.9%
Pacific:							
Washington	48.0%	49.5%	37.4%	36.2%	60.5%	43.8%	54.5%
Oregon	47.4%	47.4%	48.4%	44.5%	20.8% *	43.8%	56.7%
California	46.3%	47.2%	40.0%	40.5%	43.4%	42.7%	53.7%
Hawaii	41.5%	43.1%	40.6%	25.7%	34.0%	42.3%	41.3%
States not shown separately	54.6%	56.0%	50.5%	37.8%	38.3%	48.2%	65.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.4(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	0.51%	0.56%	0.96%	0.61%	2.76%	0.47%	0.67%
New England:							
Maine	2.07%	2.54%	4.54%	4.19%	9.09% *	1.44%	5.53%
Massachusetts	0.80%	0.95%	3.67%	4.38%	9.87%	1.12%	1.70%
Connecticut	2.05%	2.19%	4.66%	4.26%	12.96%	1.77%	3.62%
Rhode Island	2.53%	2.21%	4.47%	4.12%	9.46%	3.71%	5.23%
Vermont	1.84%	1.88%	4.10%	4.62%	7.43% *	2.36%	7.48%
Middle Atlantic:							
New York	1.31%	1.61%	3.48%	4.06%	5.49%	2.12%	2.72%
New Jersey	1.00%	1.25%	5.63%	9.22%	11.54%	0.86%	2.91%
Pennsylvania	0.82%	1.19%	3.49%	5.12%	6.59%	1.28%	1.77%
East North Central:							
Ohio	1.38%	1.19%	4.72%	4.68%	5.77%	1.27%	2.63%
Indiana	1.85%	2.12%	3.50%	3.93%	9.79% *	2.80%	2.24%
Illinois	1.05%	1.10%	4.38%	8.71%	9.12%	1.54%	2.29%
Michigan	1.37%	1.97%	5.09%	4.64%	7.25%	1.60%	3.96%
Wisconsin	1.21%	1.37%	1.88%	4.01%	6.86%	2.10%	1.33%
West North Central:							
Minnesota	1.00%	1.12%	4.54%	4.59%	12.21% *	1.52%	1.89%
Iowa	2.47%	2.49%	4.10%	7.45%	7.21%	3.19%	2.22%
Missouri	1.36%	1.62%	5.99%	8.82%	7.28%	2.05%	2.72%
Nebraska	1.28%	0.96%	7.69%	5.86%	10.57%	2.17%	1.98%
Kansas	2.32%	2.16%	6.76%	7.92%	8.27%	2.94%	2.11%
South Atlantic:							
Maryland	1.19%	1.21%	4.84%	3.95%	10.19%	2.75%	3.00%
Virginia	1.90%	2.14%	8.97%	5.31%	6.53%	1.79%	2.70%
North Carolina	1.60%	1.73%	5.98%	3.98%	10.60%	1.39%	1.61%
South Carolina	1.62%	2.01%	3.63%	8.08%	6.72%	1.66%	3.95%
Georgia	3.56%	3.82%	6.57%	6.18%	6.37%	3.76%	4.62%
Florida	1.56%	1.56%	4.46%	3.58%	6.91%	1.21%	2.82%
East South Central:							
Kentucky	2.06%	2.58%	5.90%	4.79%	10.63% *	2.59%	3.89%
Tennessee	1.73%	1.87%	5.38%	4.82%	6.70%	2.27%	1.71%
Alabama	1.90%	1.97%	4.32%	4.98%	6.49%	2.00%	2.50%
Mississippi	2.39%	3.00%	7.14%	6.74%	5.15%	2.96%	4.87%
West South Central:							
Arkansas	1.57%	1.80%	5.84%	9.99%	6.67%	2.42%	2.66%
Louisiana	1.63%	1.83%	4.73%	7.17%	8.04%	2.11%	2.83%
Oklahoma	3.13%	3.54%	4.56%	8.15%	8.27%	3.63%	3.04%
Texas	1.59%	1.62%	4.35%	4.67%	4.92%	2.07%	2.35%
Mountain:							
Colorado	1.73%	1.69%	7.18%	8.99%	9.80%	2.23%	2.69%
Arizona	2.76%	3.07%	5.39%	8.76%	8.67%	2.81%	4.43%
Nevada	3.05%	3.27%	8.97%	9.38%	11.40%	4.84%	1.96%
Montana	1.64%	2.14%	6.32%	7.92%	9.22% *	2.95%	6.52%
Pacific:							
Washington	2.91%	3.19%	5.51%	6.80%	15.28%	3.82%	3.56%
Oregon	2.29%	3.16%	5.95%	7.88%	6.47% *	1.76%	3.55%
California	1.27%	1.54%	3.28%	3.84%	10.17%	1.69%	2.23%
Hawaii	2.12%	1.82%	5.09%	2.70%	5.46%	2.93%	2.96%
States not shown separately	1.78%	1.90%	5.01%	4.79%	6.47%	1.31%	2.38%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.



Table VII.D.4.a(1999) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	17.3%	17.8%	12.9%	14.3%	20.8%	21.9%	9.9%
New England:							
Maine	7.4% *	6.7% *	11.0% *	14.8% *	35.3% *	10.7%	3.1% *
Massachusetts	12.6%	12.3%	13.8%	15.0%	10.9% *	17.9%	4.6% *
Connecticut	12.8%	11.4%	26.2% *	24.1% *	62.9% *	17.7%	0.7% *
Rhode Island	25.4%	25.8%	20.3% *	30.3% *	33.7%	31.5%	8.4% *
Vermont	22.5%	21.1%	39.5%	16.6% *	44.5% *	26.4%	3.7% *
Middle Atlantic:							
New York	19.2%	19.1%	26.1%	9.1% *	20.3% *	22.7%	11.3%
New Jersey	19.8%	21.2%	6.0% *	26.8% *	82.4%	23.6%	9.9% *
Pennsylvania	19.4%	20.6%	8.2% *	29.3% *	19.6% *	31.0%	4.7% *
East North Central:							
Ohio	20.6%	22.0%	11.5% *	12.2% *	42.0% *	25.3%	11.8%
Indiana	19.7%	20.4%	8.0% *	24.1% *	20.3% *	21.0%	16.2% *
Illinois	12.5%	12.8%	9.3% *	12.4% *	21.7% *	17.9%	3.7% *
Michigan	32.9%	33.8%	18.5% *	35.1% *	36.8% *	41.6%	13.0% *
Wisconsin	14.4%	14.8%	11.2% *	16.0% *	31.9% *	17.6%	7.4% *
West North Central:							
Minnesota	12.1%	10.6%	13.0%	23.9% *	34.2%	17.3%	4.4% *
Iowa	26.4%	27.7%	11.6% *	30.1% *	11.9% *	31.7%	20.8% *
Missouri	15.0%	15.0%	17.5% *	9.5% *	4.5% *	18.6%	9.7% *
Nebraska	10.8%	10.2%	10.7% *	21.1% *	68.6%	16.3%	2.7% *
Kansas	16.2%	14.9%	34.5%	13.8% *	43.2% *	18.5%	8.0% *
South Atlantic:							
Maryland	16.7%	17.9%	11.0% *	1.1% *	3.8% *	22.3%	10.0% *
Virginia	10.1% *	10.1% *	12.1% *	7.4% *	22.4% *	13.0% *	5.0% *
North Carolina	5.7%	5.7%	5.1% *	6.5% *	15.2% *	8.6%	2.0% *
South Carolina	9.4% *	9.4% *	15.0% *	3.8% *	8.2% *	12.1% *	6.7% *
Georgia	12.8%	13.6%	5.4% *	11.6% *	15.3% *	15.4% *	9.8% *
Florida	9.5%	9.0% *	12.9% *	6.7% *	29.7% *	7.3%	11.4% *
East South Central:							
Kentucky	21.9%	24.0%	8.8% *	12.0% *	20.9% *	29.5%	6.8% *
Tennessee	18.2%	19.1%	8.4% *	7.0% *	13.2% *	26.9%	5.1% *
Alabama	20.9%	21.5%	8.7% *	16.9% *	24.9% *	31.7%	3.4% *
Mississippi	10.5%	10.8%	7.8% *	14.5% *	49.4% *	12.4% *	4.4% *
West South Central:							
Arkansas	12.3%	11.9%	15.2% *	23.3% *	16.4% *	13.9%	10.2% *
Louisiana	12.2% *	13.0% *	9.7% *	3.2% *	23.9% *	21.2%	0.2% *
Oklahoma	14.7%	13.5%	19.2% *	28.9% *	37.5% *	17.7%	6.5% *
Texas	9.0%	9.6%	2.2% *	7.3% *	10.1% *	11.3%	6.3% *
Mountain:							
Colorado	27.6%	28.7%	13.0% *	35.2% *	51.9%	39.8%	2.6% *
Arizona	21.7%	21.6% *	29.6% *	9.8% *	7.2% *	26.9%	16.3% *
Nevada	44.1%	45.1%	44.0% *	6.9% *	5.0% *	53.9%	12.8% *
Montana	29.1%	30.0%	34.7% *	10.8% *	69.5%	29.0%	25.0% *
Pacific:							
Washington	28.9%	29.6%	23.0% *	17.9% *	13.4% *	29.2%	29.5%
Oregon	19.0%	18.1%	29.0% *	11.9% *	0.0%	26.5%	5.7% *
California	15.7%	16.2%	14.5%	2.5% *	5.1% *	20.7%	8.3%
Hawaii	26.7%	30.2%	12.5% *	25.5%	13.2% *	36.1%	9.6% *
States not shown separately	29.6%	32.5%	8.3% *	13.0% *	22.2% *	22.9%	37.0% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table VII.D.4.a(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by proportion of employees who are full-time or low-wage and State: United States, 1999 (40 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees		
		75% or more	50-74%	less than 50 %	50% or more	less than 50%	Unknown
United States	0.93%	1.11%	1.64%	1.84%	2.55%	0.76%	1.52%
New England:							
Maine	2.65% *	2.59% *	9.20% *	5.95% *	12.21% *	2.86%	3.76% *
Massachusetts	1.35%	1.43%	3.77%	3.82%	13.65% *	1.70%	1.41% *
Connecticut	2.30%	2.09%	9.37% *	8.00% *	19.56% *	2.54%	0.46% *
Rhode Island	3.30%	3.80%	6.88% *	11.38% *	9.60%	3.12%	4.50% *
Vermont	3.35%	2.57%	11.65%	6.96% *	15.23% *	4.92%	3.86% *
Middle Atlantic:							
New York	2.46%	2.38%	7.79%	4.66% *	6.80% *	4.05%	2.21%
New Jersey	1.64%	1.96%	3.60% *	10.28% *	21.79%	4.16%	4.66% *
Pennsylvania	2.73%	3.82%	4.04% *	9.56% *	12.79% *	5.72%	1.99% *
East North Central:							
Ohio	2.22%	2.73%	5.42% *	7.63% *	12.70% *	2.84%	3.39%
Indiana	2.42%	2.62%	2.51% *	8.37% *	10.53% *	2.77%	6.97% *
Illinois	2.79%	2.76%	4.11% *	10.17% *	7.12% *	3.25%	5.11% *
Michigan	3.01%	3.41%	11.71% *	12.06% *	14.20% *	4.36%	4.49% *
Wisconsin	1.91%	2.62%	5.45% *	5.18% *	13.72% *	3.45%	2.73% *
West North Central:							
Minnesota	1.83%	1.92%	3.07%	7.36% *	9.47%	2.82%	2.29% *
Iowa	5.22%	5.60%	3.86% *	11.63% *	13.44% *	7.82%	6.26% *
Missouri	3.08%	3.14%	5.37% *	5.32% *	2.47% *	4.54%	4.01% *
Nebraska	1.93%	2.17%	9.10% *	11.52% *	14.24%	2.69%	1.63% *
Kansas	1.64%	2.03%	9.43%	8.36% *	13.44% *	2.34%	2.62% *
South Atlantic:							
Maryland	2.52%	3.34%	8.41% *	0.41% *	1.41% *	4.01%	5.62% *
Virginia	4.00% *	4.95% *	9.93% *	12.22% *	11.22% *	4.58% *	4.84% *
North Carolina	1.14%	1.12%	8.90% *	7.10% *	11.65% *	2.50%	1.20% *
South Carolina	3.06% *	3.39% *	5.78% *	10.29% *	7.41% *	4.24% *	3.97% *
Georgia	2.98%	3.84%	6.05% *	6.02% *	9.34% *	4.82% *	3.81% *
Florida	2.63%	2.98% *	8.14% *	6.67% *	10.99% *	1.71%	6.15% *
East South Central:							
Kentucky	3.62%	3.64%	4.77% *	8.67% *	13.39% *	4.76%	3.86% *
Tennessee	5.17%	5.28%	9.23% *	4.01% *	10.29% *	7.82%	2.98% *
Alabama	5.91%	6.11%	10.23% *	10.32% *	11.44% *	7.06%	3.18% *
Mississippi	2.36%	2.56%	9.52% *	10.84% *	15.14% *	3.82% *	2.10% *
West South Central:							
Arkansas	2.51%	2.55%	4.76% *	10.34% *	6.40% *	1.36%	4.85% *
Louisiana	4.36% *	4.57% *	6.57% *	10.26% *	11.95% *	6.05%	0.29% *
Oklahoma	2.58%	2.99%	8.14% *	12.03% *	12.23% *	2.92%	4.06% *
Texas	1.00%	1.36%	2.60% *	7.07% *	5.95% *	1.78%	1.94% *
Mountain:							
Colorado	3.44%	4.18%	7.63% *	11.03% *	14.94%	6.12%	1.29% *
Arizona	5.61%	6.76% *	10.15% *	10.68% *	13.99% *	5.59%	9.85% *
Nevada	11.02%	12.03%	14.02% *	2.92% *	3.73% *	13.86%	4.73% *
Montana	3.78%	4.73%	10.73% *	12.15% *	18.19%	5.01%	8.17% *
Pacific:							
Washington	5.79%	6.97%	11.41% *	11.38% *	13.44% *	5.88%	8.52%
Oregon	3.80%	4.02%	10.31% *	11.30% *	0.00%	4.28%	3.69% *
California	2.79%	2.85%	3.62%	3.34% *	11.02% *	3.18%	2.45%
Hawaii	4.13%	4.35%	5.75% *	7.16%	12.90% *	4.91%	5.18% *
States not shown separately	7.08%	7.91%	3.53% *	4.94% *	9.59% *	4.17%	11.39% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.